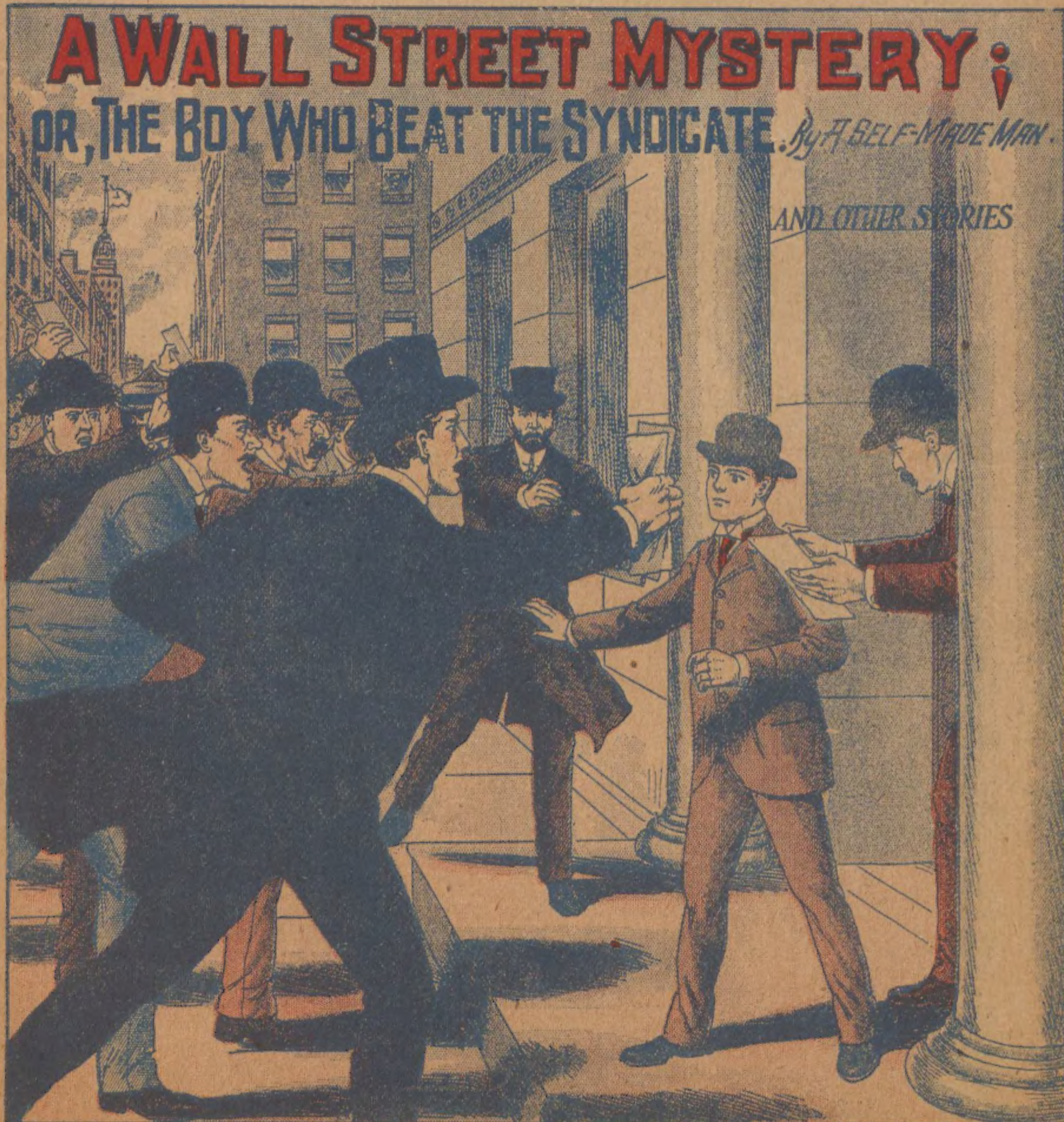


JANUARY 22, 1926

No. 1060

Price 8 Cents

FAME AND FORTUNE STORIES OF BOYS WEEKLY WHO MAKE OF BOYS MONEY.



The moment Art appeared a crowd of brokers, who had evidently been lying in wait for him outside, made a simultaneous rush for him. In an instant he was surrounded by the excited traders, all shouting to attract his attention.

NOV 13 1928 FAME AND FORTUNE WEEKLY

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NEW YORK, JANUARY 22, 1926

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A WALL STREET MYSTERY

OR, THE BOY WHO BEAT THE SYNDICATE

By A SELF-MADE MAN

CHAPTER I.—The New Broker In Wall Street.

"Who is this Arthur Tuttle, banker and broker, do you know?" said Howard Golding, as he and a brother trader stopped and looked at a new gilt sign on the glass panel of the door of an office on the third floor of the Schuyler Building, where both of the gentlemen had their offices.

"No, I never heard of him before," replied William Fletcher.

"Seems to me he's a newcomer trying to break into Wall Street," went on Mr. Golding. "We must get acquainted with him, Fletcher. Times are dull, and it may be worth our while."

"If he's got any fleece worth trimming I shall be glad to know him. All's fish that comes into my net. Let's go in and introduce ourselves. If he's a stranger we are hardly likely to get a regular introduction to him." Mr. William Fletcher opened the door without the formality of knocking and led the way into a room fitted up with a couple of counting-room desks and other office appointments, a railing dividing the room into two parts, a stock indicator which at that moment was ticking merrily away, and several chairs for visitors.

A door, slightly ajar, pointed to an inner office. There was nobody in the outer room but a neatly attired youth of fourteen, with red hair and a tough-looking countenance, who was perched on a high stool at one of the desks industriously reading a nickel story paper. He looked up at the two traders entered, slid off his perch, and coming from behind the railing, asked the visitors what he could do for them.

"Is Mr. Tuttle in?" asked Mr. Fletcher.

"Yes, sir. Want to see him?"

"Yes, we would like to see him."

"What name shall I tell him?"

"Mr. Fletcher and Mr. Golding." The Boy carried their names inside and they were invited to enter. Fletcher and Golding were surprised to see a boy not over nineteen years of age seated at a fine mahogany desk by the window overlooking the court, or well, of the building.

"How do you do gentlemen?" said the boy genially. Help yourselves to chairs, and then let me know how I can serve you."

"Are you Arthur Tuttle, banker and broker?" asked Fletcher, surprised to find the person they had called on was a boy.

"That's my name and business."

"Stranger to New York, aren't you?"

"Well, I'm not one of the oldest inhabitants," smiled the boy, enigmatically.

"Just opened up for business, I believe?"

Arthur Tuttle nodded.

"Well, we're members of the New York Stock Exchange, and our offices are on this floor. My name is William Fletcher, and this gentleman is Howard Golding. We were a bit curious to learn who the new tenant on our floor was, and that prompted this butting in on our part, which I hope you will accept in the spirit that prompted it."

"Happy to know you, gentlemen, and trust we may become better acquainted," said Arthur Tuttle, cheerfully. The ice being broken, the three indulged in a very friendly chat, during which the two brokers tried to find out what they could about the new broker and banker, whose youthful appearance was a surprise to them. Tuttle while apparently quite frank, parried all their questions in the most skillful manner, and when they got up to go they knew no more about the antecedents and purposes of their young neighbor than they did when they entered his office.

Both traders agreed that he was a pleasant, entertaining young fellow, but a perfect sphinx, and the drawing of a double-pronged back molar seemed an easier job than getting anything out of him. When they left, Arthur Tuttle resumed his study of a Wall Street daily, which was engaging his attention when they called. Although the young broker showed a decided disinclination to giving out any information about himself, or explaining why he had set up for himself in the Schuyler Building, there is no reason why the reader should not know something about him.

Arthur Tuttle had been born and educated in the city of Chicago. His father died when he was a year old, and his mother died when he reached his fifteenth year, consequently he was an orphan. A year before his mother's death he entered the office of a well-known member of the Chicago Board of Trade, and remained with the house till the gentleman's death dissolved the business.

Tuttle had been considered by his employer as one of the smartest messengers in the business, and subsequently as one of the brightest and most progressive clerks. Art was full of ambition and business sagacity. He had the utmost confidence in himself, and felt that a successful future was before him. With the first \$100 he saved he began speculating in grain in a modest way, and soon accumulated \$1,000. Then he went into one deal that raised his capital to \$5,000. Three months later he was worth twice that sum.

Although Chicago was his birthplace and stamping grounds, and he had never been many miles from it, he was not entirely contented there. The goal of his ambition was Wall Street, New York, and he determined to reach it some day. The opportunity presented itself when the death of his employer threw him out of a position.

He could easily have gotten another had he tried, but he decided to leave Chicago and start out for himself in New York. One morning he took the limited express for the East, and a week later his name was on the door of the small suite of offices in the Schuyler Building.

The news soon circulated among the clerks of that floor that there was a boy banker and broker in Rooms 80 and 81, and the fact excited their curiosity. Some of them had caught a glimpse of Tuttle, and the youthfulness of his face made them laugh among themselves, and gave rise to many remarks which they thought witty. Dan Bryant, Tuttle's red-haired office boy, overheard a bunch of these clerks making fun of his boss on the day that Fletcher and Goldman called, and reported the fact to Tuttle.

"That dude bookkeeper next door had the most to say," said Dan. "He's a fresh guy, and thinks a whole lot of himself. He said he was comin' in here to try and open an account with a nickel. He said that was the most he'd risk, for he was kind of afraid you'd bust up before he could draw his account out."

"What's that chap's name?" asked Tuttle.

"Clarence Stedman."

"I guess I saw him in the elevator the other day. He seems to be making a desperate effort to raise a mustache."

"It doesn't amount to much," grinned Dan. "He's got a chum named Henry Chadwick, who is margin clerk in the same office. This rooster asked me who you were, where you came from, how much money you had, and a whole lot of other questions."

"What did you tell him?"

"I told him you was a nephew of the President of the United States, that you came from Kalamazoo, was worth a million dollars, and that you expected to become the boss of the Street," chuckled Dan. Tuttle said nothing, and Dan returned to his seat at the tall desk to begin a

new boy's story he had bought when he was out to lunch.

His job was a sinecure at present, and he enjoyed it immensely. An hour later the young broker returned from his own lunch.

"Stedman and Chadwick were in here looking for you just after you went out," said Dan.

"What did they want?"

"Stedman said he wanted to open an account with you."

"He said that, eh?"

"Yep."

"Did the other chap want to open an account, too?"

"He didn't say so. He grinned when Stedman stated his errand. They said they might be in to-morrow. They wanted to know your office hours." Next day at half-past twelve Stedman, Chadwick and two other clerks walked into Tuttle's office, as sober as judges. Dan, the office boy, was out, but Arthur, hearing the outer door open, walked out into the reception room.

"What can I do for you?" Tuttle asked, with grim politeness.

"You are Arthur Tuttle, broker and banker, aren't you?" said Stedman.

"I am."

"Do you buy stocks on margin?"

"I do for responsible persons."

"Well, I am a responsible person. I'd like you to buy me nine share of Cohoes Elevated, preferred. What will you charge me for it?"

"Sorry," Tuttle replied, dryly, "but I don't do business with boys."

"Do you mean to call me a boy?" snapped the dude bookkeeper.

"Aren't you?" replied Arthur, without a smile.

"No, I'm not. What do you mean by insulting me?"

"I beg your pardon if I have made a mistake, but your request was so childish that I naturally concluded that you were just out of your swaddling clothes."

"How dare you address such an insulting remark to me? Do you know who I am?"

"I believe your name is Clarence Stedman," replied Arthur, with imperturbable good nature.

"Are you Mr. Morgan's office boy?"

"Offi ceboy!" roared the dude clerk. "I want you to understand I am the second bookkeeper."

"Indeed! I never should have thought so from your juvenile appearance, as well as the silly errand that brought you in here."

"I've a great mind to slap you in the face!" cried Stedman, red with anger.

"I wouldn't advise you to try it, sonny. Such unusual exertion on your part might not be good for your health." That capped the limit of the dude's patience, and he struck at Tuttle's face. Arthur ducked, grabbed him by the arm with a vise-like grip, and then, taking him by the collar of his coat and the slack of his trousers, ran him to the door before he knew what was happening to him. The boy broker opened the door while he held Stedman pinned against the wall, and then ran him out into the corridor, and over to the door of his own office.

"Now," said Tuttle, sternly, after releasing him, "if you come into my place on any such tom-fool errands you had better have your life insured, for the next time I'll run you down-

stairs and drop you into one of the garbage barrels in the basement." The boy broker turned around, passed Chadwick and the other clerks without a word, and entering his own office, closed the door. The dude bookkeeper was wild with rage and mortification, and the gibes of his friends only added to his discomfiture.

The practical joke he had planned to execute on the boy broker had reacted like a boomerang on himself, and he didn't hear the last of it for some time.

CHAPTER II.—A Phenomenal Rise In Eldorado Copper Makes The Boy Broker Suddenly Rich.

Brokers Fletcher and Golding circulated the news of Arthur Tuttle's advent in Wall Street among the other traders, and the fact that the newcomer was a boy excited considerable curiosity, some comment and not a little pleasantry. The traders wondered how much capital the boy had, and whether there was any chance of loading him up with slow-selling securities that they wanted to get rid of.

A couple of Fletcher's friend's induced him to take them up and introduce them to Tuttle, and after they had shaken hands with him, and told him how glad they were to make his acquaintance, they proceeded to pump him. They met with such poor success that they soon gave it up.

"I can't make head or tail of him," remarked one of them, by the name of Kruger, after they got out into the corridor. "He seems to be about as slick a youth as I ever came across."

"If he gets to monkeying with the market his bank account will soon grow beautifully less," said Fletcher. "Say, we might hand him out a tip on some wildcat stock, then boost the price of the shares as much as we could and after that unload as much on him as he would bite at."

"Not a bad idea," said Kruger. "I've got a block of Eldorado Copper that's been in my safe for a coon's age. You drop in on him some day this week and toot it up. If he gets interested, send me word, and Eastman and I will work a few wash sales so as to get quotations above the market. Then one of us will try and sell him a few thousand shares. I'll divide the profits of the deal if it goes through." Fletcher agreed to start the ball rolling, and the three brokers separated.

It happened that their conversation had taken place before the door of the corridor washroom, and Dan Bryant, who was on the point of coming out when he heard them mention the name of his boss, overheard all they said. When he returned to the office he repeated their talk to Arthur, and the boy broker chuckled to himself.

A few days afterward Fletcher called on him in the course of his conversation mentioned that Eldorado Copper was a good Curb stock to get hold of, as he knew it was going up shortly. Tuttle appeared to take considerable interest in it. The stock was ruling at \$6 a share, but nobody was particularly anxious to buy it because reports from the mine indicated an unsatisfactory output.

Arthur had looked its record up after Dan told him about the game Fletcher, Kruger and Eastman were figuring on playing upon him. He intended to let the three conspirators think he was

going to fall into their scheme, and that at the last moment to refuse to buy.

But an hour before Fletcher called on him he had learned in the most accidental way that a syndicate had been formed to boom Eldorado Copper, and that mining brokers employed by the clique were buying the stock up on the quiet. He determined to get in on the ground floor himself, and was preparing to call on Kruger and buy his block if he could get it on margin when Fletcher called.

"What makes you think Eldorado Copper is going up, Mr. Fletcher?" asked Tuttle, with an innocent look.

"I got the tip from an insider."

"Do you know anybody who has the stock for sale?"

"Why, yes, Kruger, whom I introduced you to the other day, has quite a block. If you call on him you'll be able to get about all you want."

"He may not want to sell in view of the rise you spoke about."

"He hasn't the least suspicion that there will be any rise."

"How do you know he hasn't?"

"I was talking to him about the stock not over half an hour ago."

"He's a friend of yours; why didn't you put him wise?"

"We're friends only in a general way."

"You don't know me as well as you do Mr. Kruger, and yet you have passed the tip to me."

"Well, the fact is, I've taken a liking to you," replied Fletcher, with apparent frankness. "You are a smart young man, a stranger in the city, and just starting out for yourself. I'd sooner help you to a good thing than Kruger."

"Then you advise me to call on Mr. Kruger and buy some of that stock?"

"I certainly do. I advise you to get as much as you can afford to pick up."

"All right. I'll call on him this afternoon," replied Arthur. Fletcher was delighted with the result of his mission, and as soon as he left Tuttle's office he wrote a note to Kruger and told him that he had the boy broker on a string, and that he might expect a visit from the lad that afternoon. Kruger, on receipt of the note, got into communication with Eastman, and the two proceeded to work a few bogus sales by which they got a quotation of \$8. When Arthur reached Mr. Kruger's office he found that gentleman waiting for him.

"Mr. Fletcher told me you had some Eldorado Copper for sale," said the boy.

"Yes, I've got a block of 10,000 shares. Are you looking for some of the stock?"

"Yes. What are you asking for it?"

"I want \$8 a share."

"That's above the market, isn't it?"

"Oh, no. The price went up to that figure a short time ago." Arthur knew, however, that these quotations were not genuine, and had ascertained on his way to Kruger's office that the market was ruling around \$7. Accordingly he offered the trader \$7. Kruger insisted that it was worth \$8, and after some argument compromised on \$7½. Tuttle purchased the entire block of 10,000 at that price on a ten per cent margin.

That afternoon at four o'clock the three traders met in Kruger's office and congratulated them-

selves on the easy job they had in getting Arthur to bite at the bait set before him. Next day, however, they were surprised to see the stock go to $8\frac{1}{2}$. On the following day it went to $9\frac{1}{4}$, and Kruger was in a sweat lest Tuttle should order the stock sold to take profit, though his commissions would in any case amount to \$1,500. The next day was Saturday, and the price dropped to $8\frac{3}{4}$. Arthur haunted the Curb Exchange and kept himself posted as to the price of the stock.

"Those gentlemen will get the surprise of their lives next week," he said to himself. "When that boom sets in, Mr. Kruger will have a fit." On Monday morning a couple of the biggest Curb brokers appeared on the street and began bidding on Eldorado Copper. Then the fact developed that the stock was very scarce. In some mysterious way word was passed around that a rich discovery of copper ore had been made in the mine and that the price of the stock would go to 20.

Extravagant bids were made for shares, and the price mounted up to 15, and then to 18 and 20. At two o'clock 25 was offered for the stock, with little coming to the surface. Half an hour later 30 was the prevailing price, and shares began to exchange hands. Inside of ten minutes Tuttle had disposed of his 10,000 shares in five 2,000 lots, giving C. O. D. orders on Mr. Kruger.

Then he rushed around to the broker's office, where he was not received with any extraordinary satisfaction. He told Mr. Kruger that he had sold his holdings at 30, and requested that gentleman to deliver the certificates on receipt of checks at that price. Kruger nodded sulkily, for he was out of humor at having unwittingly played into the boy broker's hands.

He realized that if the job had not been put up on Tuttle he would have made nearly a quarter of a million whereas now all he would reap out of the deal was \$15,000 on the point and a half advance he had engineered with Eastman, and his commission of \$1,500, while the boy broker had captured an actual profit of \$223,000 clear of all expenses.

CHAPTER III.—A Plucky Rescue

Arthur Tuttle had reason to congratulate himself on his astonishing slice of luck. From a capital of less than \$10,000 he had in a few days made himself worth nearly a quarter of a million.

"I've got the laugh on those gentlemen this time," he chuckled, as he sat at his desk, after figuring up his profits. "I guess they'll go slow the next time they start in to put up a job on me. New York is the place, after all, to make money in bunches. I made no mistake in coming here." Next morning he ran against Fletcher on the street.

"Say, Mr. Fletcher! I've got a whole lot to thank you for. That tip you gave me was a winner, all right. I suppose you made all kinds of money out of it yourself? Fletcher didn't look like a man who had just made a raft of coin. He glared at Tuttle, and then growled out:

"How much did you make out of Eldorado Copper?"

"Over \$200,000."

"Over \$200,000." The trader whistled.

"You had hog luck," almost snapped Fletcher.

"You must have sold out at the top of the market, and just before things went to smash."

"That's right," answered Arthur. "I got out at the right moment."

"You bought the stock of Kruger?"

"Yes. You told me to go to him."

"He's out a barrel of money by selling you that stock."

"Well that's his funeral, not mine. He wasn't obliged to make the trade. If he had the tip I got he wouldn't have sold the stock to me."

Well, I congratulate you on your success," Fletcher said, without any real friendliness in his tones. Fletcher saw Kruger and Eastman at the Stock exchange and the three canvassed the situation in a gloomy way.

"That boy must have been born lucky," snarled Kruger. "Who'd ever have thought that the stock we selected to roast him was on the eve of a real boom? He's turned the tables on us in a way that's made our heads swim. It's a good thing he doesn't suspect the true facts of the case. He must feel grateful to you, Fletcher, for putting him on to such a fine snap."

"I guess he does, for I met him a few minutes ago, and he thanked me for the tip. I'd rather have his money than his gratitude, any day, though."

"Well, now that we know he's worth about a quarter of a million we must try and get some of it away from him," said Kruger. The brokers then separated to attend to business on the floor. Such remarkable good fortune at the very outset of his New York career was enough to give any young fellow of Arthur's age a swelled head. Tuttle, however, had a pretty steady block on his shoulders, and when he received Kruger's large check, representing his winnings on Eldorado Copper, he did not make any attempt to stand on his head through excess of joy, or otherwise behave himself in an undignified manner.

He cashed the check and put the money in his safe deposit box. For as he was under twenty-one he could not open a check account at a business bank. He made his office boy a present of a good silver watch and chain, and gave him a hundred-dollar bill to start a savings bank account with an eye to the future.

"Gee! But this is a swell job I struck," Dan said to himself. "Nothing to do but hold down a chair all day and read story books. Then on Saturday collect my seven per." The boy broker divided his time outside the office between the Curb exchange on Broad Street and the New York Stock Exchange gallery, to which he had a ticket of admission.

One day, not long after the excitement over Eldorado Copper had been forgotten, he went into the gallery of the Stock Exchange to see how things were going in railroad stocks. A certain broker with whom he had a slight acquaintance had advised him to buy M. & O., but Arthur couldn't make up his mind to do so. When he reached the Exchange he found that M. & O. was going up, and that there was a whole lot doing around the pole of the stock. There was quite a crowd in the gallery, mostly people sightseeing. Quite a number of them were ladies, who seemed to be much interested in the antics of the traders on the floor below.

One of them was an uncommonly pretty girl,

and she attracted Arthur's attention at once, for she had the sweetest face he thought he had ever seen. He noticed that she seemed to be greatly excited over the scene below, just as if she had a personal interest in what was going on. M. & O. went up six points during the time the boy broker was there, and then the Exchange ceased business for the day.

The young lady, who was accompanied by an elderly woman whom Arthur judged to be her mother, walked downstairs to the street ahead of him. Tuttle watched them walk up Exchange place toward Broadway. He walked off toward his office, feeling as if there was something more important in this world than making money. Then he began to think about the rise in M. & O.

"If I'd done as Mr. Benton told me to—bought that stock—I'd be six points ahead of the game now. I might have been able to secure 10,000 shares of it before it began to go up, and that would have meant \$60,000 in my pocket this afternoon. Well, I suppose I can't expect to be lucky all the time." While he was sitting in the office Mr. Fletcher came in to see him. After talking a few minutes on different topics the trader said:

"By the way, Tuttle, I've got another good thing up my sleeve that I can let you in on."

"What is it?" asked the boy broker.

"Well, there's four of us going into a deal on a certain stock which is slated as a sure winner. We want a fifth party to join with us. It will take \$500,000, or \$100,000 apiece, to see the deal through. There isn't the least doubt but we'll double our money. Will you come in?"

"What is the stock you're going to buy?"

"I can't tell you that until after you've joined us. As soon as you've put up your share of the pool you shall know everything."

"That's too much like a blind pool to suit me."

"There's nothing blind about it," said Fletcher, "except you couldn't expect me to give away the name of the stock to an outsider. As soon as you become one of us everything will be made as plain to you as sunshine."

"Then I might not fancy the scheme, and it would be too late for me to draw out. No, I guess I won't go into it, though I'm much obliged to you for making me the offer." Mr. Fletcher was evidently much disappointed. He tried to show Tuttle where he was missing a fine snap by holding off, but the boy was firm in his refusal to go into the pool. At length Fletcher took his leave, and went over to Kruger's office, to report that the boy broker wouldn't bite, and that they must think up some other scheme to catch his ducats.

Arthur lived at a boarding-house on West Thirty-fifth Street. After dinner that evening he started to go to a Forty-second Street theater, where a popular musical comedy was having a run. At the corner of Broadway he noticed two ladies crossing the street. He recognized them at once as the pretty girl he had seen at the Stock Exchange and her elderly companion.

Just then an automobile swept suddenly around from Times Square and bore right down on them. The chauffeur tooted his horn and slightly altered his course so as to pass them. The girl, however, became rattled, and, instead of stepping back, or remaining where she was, sprang forward, and

that move brought her directly in the course of the machine.

Arthur sprang forward at the first sign of danger to them, and had stopped when he saw the chauffeur steer the auto to one side. When the girl jumped in front of it his heart bounded into his mouth. Hardly taking time to consider the danger he ran himself, he rushed up to her, grabbed her in his arms, and swung her around just in the nick of time.

The machine swept by so close to them that one of the forward wheels struck the boy's leg a glancing blow, and he fell, still retaining his grasp on the fair stranger.

CHAPTER IV.—At the Theatre With Miss Taber And Her Aunt

A small crowd of spectators gathered around them like magic, and several hands were stretched out to assist them on their feet. At that moment the elderly lady broke into the circle, much excited.

"My dear Elsie!" she cried. "Are you hurt?"

"No, Aunt, dear," she fluttered, with a white, scared face, "but I believe I would have been killed but for this young man," and she looked gratefully at Arthur.

"Permit me to escort you to the sidewalk," said the boy broker, raising his hat politely. As he stepped out he found his leg so numb that he was forced to limp.

"You are hurt," said the girl, sympathetically, seizing him by the arm, for she thought he was about to fall.

"It's nothing," he replied, lightly, though he was not at all certain about it. "I am very glad I was able to save you from being run down."

"And I am very grateful to you for saving me," answered the girl, giving him a look that he felt fully repaid him for the risk he had run. "Will you tell me your name? I should like to know who I am under such great obligations to."

"Arthur Tuttle."

"Thank you," she replied sweetly. "My name is Elsie Taber."

"I am pleased to know you, Miss Taber."

"This is my aunt, Mrs. Carter." The young broker bowed to the elderly lady.

"You're a brave young man," said Mrs. Carter, with some emphasis, as they stepped on the walk. "I hope you are not much hurt. Did the machine strike you?"

"A glancing blow on the leg, that's all," replied Arthur.

"It's too bad!" said the girl, laying her dainty gloved hand on his arm. "I do hope that it will amount to nothing."

"The numbness will wear off, Miss Taber. Do not worry about me. The chief thing is that you are safe. That is worth even a broken limb on my part."

"You are very kind to think more of me than yourself, and I am a stranger to you," said the girl, blushing a little under his ardent gaze. "I am sure I never can thank you enough. I know you saved my life, and it was very brave and noble of you to run such a risk for one you did not know."

"Well, I know you now," laughed Arthur, "and will be glad to know you better if you will permit me to."

"Why, of course I will! We are stopping at the Russell Hotel, Aunty and I. You must call upon us."

"I will do that with pleasure," replied Arthur, blessing his lucky star for introducing him to this particular young lady in such a signal manner.

"Aunty and I were going to the Hudson theater when——"

"I was bound there myself," said Tuttle, interrupting her in his eagerness. "If you will accept my escort, it will afford me much pleasure to see that no more automobiles get in your way."

"Thank you, Mr. Tuttle. Aunty and I will be ever so much obliged to you." They started off down Forty-second Street, the young broker showing a perceptible limp in his walk.

"Are you sure that you're not much hurt?" asked Miss Taber, anxiously.

"I don't think it will amount to anything. I can rest in the theater. By the way, perhaps you will be surprised to learn that I saw you once before to-day."

"Indeed! Where?"

"In the gallery of the New York Stock Exchange."

"Why, yes! Aunty and I were there this afternoon. I do not remember seeing you there, though."

"No. You didn't look in my direction. You seemed to be too much interested in the brokers to take notice of anything around you."

"Oh, I wasn't interested in the brokers—I was interested in the market."

"In the market!" he exclaimed.

"Yes. I own some M. & O. stock, and I left it with a broker to sell for me when it went up as high as he thought it would go."

"Then I don't wonder you were interested, for the stock advanced six points this afternoon. So you are \$6 a share richer than you were this morning."

"Yes, I know. And I feel delighted over it, for the whole of my little fortune is in that stock."

"It's good stock, but the boom may not last, so I would advise you to see your broker early in the morning about it."

"But I left the matter to his judgment. I expect him to sell to the best advantage."

"He will, no doubt, endeavor to see that you get all that's coming to you, but his judgment may not follow the market as closely as he calculates on, in which case you might have to stand a loss of some of your present profits."

"Do you think the stock is liable to fall, then?" she asked, anxiously.

"I wouldn't like to venture an opinion on the matter, Miss Taber, although I am a broker myself, and might be expected to have some knowledge of the market."

"Are you, indeed?" she replied, regarding her new acquaintance with fresh interest.

"Yes. Here is my card. I hope you will call in and see me when you come down to Wall Street again."

"I certainly will," she said, accepting his card, and, after glancing at it, passing it on to her aunt. "I am going down to-morrow morning, and

will call and see you. Mr. Horace Morgan is the broker who has my stock, and his office is in the same building where you are."

"If you could give me an idea when you would find it convenient to call I would make it a point to be at my office."

"Well, we expect to get down between ten and eleven, and I think you can look for us to visit you about the latter hour."

"Very well. I will remain in my office till you call," said Arthur. They had now reached the theater entrance. There was something of a crowd around the box office.

"Have you secured seats for this evening in advance?" asked the young broker.

"No, we have not," replied Mrs. Carter, opening her purse.

"Will you accept an invitation to the performance from me, then?" said Arthur.

"No! no! We couldn't think of that! You must be our guest," said Elsie's aunt, in a tone that the boy broker understood was final. "Will you kindly purchase three seats for me in the orchestra, or first circle?" And she handed Arthur \$6. Tuttle bowed, and took his place in the box office line. He got three good orchestra seats and escorted the ladies inside. Elsie sat between Arthur and her aunt, but devoted the greater part of her attention when the curtain was down to the young broker, to whom she seemed much attracted.

Before the show was over Arthur was completely bewitched with Elsie Taber. In every way possible he tried to make a favorable impression upon the girl and her aunt, and as his gallant act had already predisposed them in his favor, his efforts were quite successful.

After the show Arthur invited Elsie and her aunt to take a light supper in one of the nice restaurants of Times Square, and they accepted the invitation. They spent some little time at the table, and then he escorted them to their hotel and bade them good-night.

CHAPTER V.—Arthur Takes Charge of a Little Business For Elsie Taber.

On his way to Wall Street, next morning, Arthur heard two brokers talking about the rise of M. & O. Both predicted that it would go very little, if any, higher, and that they expected a slump would set in some time that day. One of them said he had sold his M. & O. holding just before the Exchange closed the day before, and he was glad he was out of it.

Before he went to his office Arthur called on the broker who had advised him to purchase the stock, and asked him what he thought about a higher rise.

"Did you buy, as I told you to?" asked the trader.

"I regret to say that I did not. I would be in a wad of money if I had done so. However, there is no use crying over spilled milk."

"Well, don't touch it now. It's gone about as high as it's likely to go, and may go the other way any moment after the Exchange opens."

"You feel pretty sure of that, do you?"

"I sold out yesterday at top price," replied the

"Well, I know you now," laughed Arthur, "and will be glad to know you better if you will permit me to."

"Why, of course I will! We are stopping at the Russell Hotel, Aunty and I. You must call upon us."

"I will do that with pleasure," replied Arthur, blessing his lucky star for introducing him to this particular young lady in such a signal manner.

"Aunty and I were going to the Hudson theater when——"

"I was bound there myself," said Tuttle, interrupting her in his eagerness. "If you will accept my escort, it will afford me much pleasure to see that no more automobiles get in your way."

"Thank you, Mr. Tuttle. Aunty and I will be ever so much obliged to you." They started off down Forty-second Street, the young broker showing a perceptible limp in his walk.

"Are you sure that you're not much hurt?" asked Miss Taber, anxiously.

"I don't think it will amount to anything. I can rest in the theater. By the way, perhaps you will be surprised to learn that I saw you once before to-day."

"Indeed! Where?"

"In the gallery of the New York Stock Exchange."

"Why, yes! Aunty and I were there this afternoon. I do not remember seeing you there, though."

"No. You didn't look in my direction. You seemed to be too much interested in the brokers to take notice of anything around you."

"Oh, I wasn't interested in the brokers—I was interested in the market."

"In the market!" he exclaimed.

"Yes. I own some M. & O. stock, and I left it with a broker to sell for me when it went up as high as he thought it would go."

"Then I don't wonder you were interested, for the stock advanced six points this afternoon. So you are \$6 a share richer than you were this morning."

"Yes, I know. And I feel delighted over it, for the whole of my little fortune is in that stock."

"It's good stock, but the boom may not last, so I would advise you to see your broker early in the morning about it."

"But I left the matter to his judgment. I expect him to sell to the best advantage."

"He will, no doubt, endeavor to see that you get all that's coming to you, but his judgment may not follow the market as closely as he calculates on, in which case you might have to stand a loss of some of your present profits."

"Do you think the stock is liable to fall, then?" she asked, anxiously.

"I wouldn't like to venture an opinion on the matter, Miss Taber, although I am a broker myself, and might be expected to have some knowledge of the market."

"Are you, indeed?" she replied, regarding her new acquaintance with fresh interest.

"Yes. Here is my card. I hope you will call in and see me when you come down to Wall Street again."

"I certainly will," she said, accepting his card, and, after glancing at it, passing it on to her aunt. "I am going down to-morrow morning, and

will call and see you. Mr. Horace Morgan is the broker who has my stock, and his office is in the same building where you are."

"If you could give me an idea when you would find it convenient to call I would make it a point to be at my office."

"Well, we expect to get down between ten and eleven, and I think you can look for us to visit you about the latter hour."

"Very well. I will remain in my office till you call," said Arthur. They had now reached the theater entrance. There was something of a crowd around the box office.

"Have you secured seats for this evening in advance?" asked the young broker.

"No, we have not," replied Mrs. Carter, opening her purse.

"Will you accept an invitation to the performance from me, then?" said Arthur.

"No! no! We couldn't think of that! You must be our guest," said Elsie's aunt, in a tone that the boy broker understood was final. "Will you kindly purchase three seats for me in the orchestra, or first circle?" And she handed Arthur \$6. Tuttle bowed, and took his place in the box office line. He got three good orchestra seats and escorted the ladies inside. Elsie sat between Arthur and her aunt, but devoted the greater part of her attention when the curtain was down to the young broker, to whom she seemed much attracted.

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"Did you buy, as I told you to?" asked the trader.

"I regret to say that I did not. I would be in a wad of money if I had done so. However, there is no use crying over spilled milk."

"Well, don't touch it now. It's gone about as high as it's likely to go, and may go the other way any moment after the Exchange opens."

"You feel pretty sure of that, do you?"

"I sold out yesterday at top price," replied the

trader. "That looks as if I was through with it, doesn't it?"

"I have a lady friend who has 300 shares of it. It represents all she owns in the world. She has handed it over to a certain broker to sell for her according to his judgment. If he hasn't sold it yet you would advise that he do so at once, I suppose?"

"Most assuredly. If the lady were a friend of mine I would advise her to order an immediate sale of the stock, and not trust to the judgment of the broker. Many brokers are expecting the stock to go higher, and are holding on to it for that reason; but you can take my word for it that they will be disappointed."

"I expect the lady to call at my office this morning, and I will tell her that she had better order her shares sold immediately."

"I would. She's only taking chances of losing the profit in sight and perhaps a little more." The young broker left Benton's office satisfied that Miss Taber ought to get rid of her M. & O. shares without delay.

As he entered one of the elevators of the Schuyler building he met a well-known broker, whose office was on the second floor of the building. Arthur had a slight acquaintance with him, and on the strength of that took the liberty of asking him what he thought of the prospects of M. & O. going higher.

"To tell you the truth, Tuttle, I think it has reached its limit. I thought differently yesterday afternoon, for I bought 300 shares of the stock of Horace Morgan, under the impression that it would go up five or six points more. Since the Exchange closed I have had reason to change my opinion, and I am going to get rid of that stock first thing this morning."

"Did you notice whose name the shares stood in?"

"I did. It was a Miss Elsie Taber." The broker nodded, and stepped out of the elevator, and Arthur continued on to the floor above, satisfied that the young lady in whom he took such an interest was safe as far as her M. & O. was concerned. At five minutes of eleven Elsie and her aunt entered Tuttle's office, and Dan, acting under instructions given him in advance, showed them into the private room. Arthur sprang up and placed chairs for them near his desk.

"I assure you it is a great pleasure to welcome you both to my office," said the young broker. "I have only been in business a few weeks, and am not setting the Street afire yet with the amount of business I am doing, but nevertheless I have made quite a little wad of money on a mining-stock deal I put through a short time ago. If I didn't make any more for a year or two I should still feel that I was quite a distance ahead of the game."

"You have a very nice suite of offices here," replied the girl, looking around. "I dare say you will soon have all the business you can attend to."

"I hope so. You have already been at your broker's, next door, haven't you?"

"Oh, yes. Mr. Morgan told me he expected to sell my shares some time to-day. He said the stock would probably go up several points more." Arthur looked at her in surprise.

"He told you that he expected to sell your shares some time to-day?"

"Yes."

"You had three 100-share certificates, didn't you?"

"Yes."

"Made out in your name?"

"Yes."

"Well, it's funny. I met a broker whose offices are on the floor below, about an hour ago, in the elevator, and he told me he had bought 300 shares, made out in the name of Elsie Taber, of Mr. Morgan yesterday afternoon, at 52, which was the day's high-water price. I was satisfied from that statement that your broker had sold your shares to good advantage."

"Well, that is certainly odd," replied Elsie, looking at her aunt. "Mr. Morgan told us quite distinctly that he had not yet sold the shares. I told him that I was satisfied with the present market price, and asked him to sell right away."

"And he said——"

"That there was no immediate hurry, as the price was sure to go higher. He said as soon as it advanced two or three points more he would sell it."

"Have you the memorandum of the numbers of the shares?"

"I have," said Elsie, opening her wallet and taking out a paper, which she handed to Arthur. "There are the numbers."

"Excuse me a few minutes," said the boy broker. He put on his hat and walked into the office next door.

"Is Mr. Morgan in?" He asked the office boy.

"Yes."

"Tell him that Mr. Tuttle would like to see him." The boy went into the private room, and when he came out he told Arthur to walk in.

"I am looking for some M. & O. shares, Mr. Morgan," said the boy broker. "Have you any for sale?"

"Not a share," replied the trader.

"Know anybody in the building who has any?"

"I do not. It is rather scarce, I believe." Arthur than withdrew, and went down to Mr. Burnside's office. The trader, however, was out.

"Mr. Burnside bought 300 shares of M. & O. of Mr. Horace Morgan yesterday afternoon?" Tuttle said to the cashier. That gentleman nodded.

"Have you got the certificates in your safe?" The cashier said he had.

"Will you compare the numbers with those on this sheet of paper, and let me know if they are identical?" The cashier did so, and acknowledged that the numbers corresponded.

"That is all. I am much obliged to you," replied the young broker, who then returned to his own office.

"Well, Miss Taber, I called on Mr. Morgan, and asked him if he had any M. & O. stock for sale and he told me he had not. I then went downstairs to the office of the broker who bought the three certificates from him yesterday afternoon with your name on them, and found out that the numbers you gave me were identical with those on the certificates in the safe. That settles the question beyond any doubt that Mr. Morgan has disposed of your shares at 52, and has received payment for them."

"Then why should he tell me that he had not sold them yet?" said Elsie, looking puzzled.

"It might be that he wishes to delay an accounting with you in order to use your money in his business for a few hours."

"Is that customary with brokers?"

"Not to my knowledge. With the evidence of the sale before you, you have the right to go into his office and demand your money."

"What would you advise me to do in the matter?"

"I'd advise you to go in, and, without letting him know that you are aware he has sold your stock, insist on an immediate sale. Such a transaction, in the present state of the market, can be put through inside of fifteen minutes. Wait a minute, till I see how M. & O. is going!" Arthur got up, went into his other room, and consulted the tape of the ticker. The quotations in M. & O. showed a decided slump from the previous afternoon's prices, and were dropping steadily, the last one standing at 46. Arthur returned and stated the facts to the fair girl. She looked much distressed.

"You have no cause for alarm, Miss Taber," said the boy broker. "The sale of your shares at 52 can easily be proved, and Mr. Morgan will have to settle with you on that basis." Elsie looked much relieved.

"I am very much obliged to you for interesting yourself so much in my little business, Mr. Tuttle," she said, gratefully.

"Don't mention it, Miss Taber," replied the young broker cheerfully. "I am too happy to be of service to you in any way. Under the circumstances, it will be unnecessary for you to call on Mr. Morgan now. If you would like to turn the matter over to me, I will settle with Mr. Morgan myself."

"I would consider it a great favor if you would do so," she answered.

"Very well. Just sit at my desk and write a note to Mr. Morgan, telling him that you have found it necessary to avail yourself of my services in collecting the sum due you for the sale of your 300 shares of M. & O., and state that I am authorized to receive the money for you," Elsie wrote the note and handed it to Arthur, who, after reading it, said:

"The sale of 300 shares of M. & O. at 52 amounts to \$15,600. Mr. Morgan's commission is \$125. That leaves you a balance of \$15,375, which I will bring you to your hotel this afternoon or evening. If, in the meantime, you will need any money, I can advance whatever you want." Miss Taber said she did not need any money, and after some further conversation she and her aunt left and returned uptown, perfectly satisfied that they could rely on the boy broker to put the transaction through.

CHAPTER VI.—Arthur Brings Broker Morgan to Terms.

After the departure of the ladies Arthur went over to the Stock Exchange and remained there an hour. M. & O. declined to 42 before he left to go to lunch. At two o'clock he walked into Mr. Morgan's office again. The office boy was out, and Henry Chadwick, the margin clerk, came up to him and asked him what he wanted. He inquired for Mr. Morgan and was told he was in.

"I'd like to see him on business," said Arthur.

Chadwick took his name in, and then came out and said that Mr. Morgan would see him. Clarence Stedman was receiving some instructions from his employer when the boy broker entered the private room, and the bookkeeper favored Arthur with a very black look, for he had not forgotten the strenuous handling he had received from Tuttle. As soon as Stedman left, Arthur presented Elsie's note to Mr. Morgan. The trader read it and then looked up angrily.

"I don't recognize you in this matter!" he snapped.

"You must recognize the authority conveyed by that note, Mr. Morgan," replied the young broker coolly. "I am a friend of Miss Taber. She has asked me to attend to her business, as she has other engagements. I think that covers the subject."

"I don't care whether it does or not," replied the trader. "The sale of Miss Taber's stock is in my hands. When I sell it I will render a statement to her. She left the matter to my judgment. Good-afternoon!" And Mr. Morgan turned his back on his young visitor.

"Am I to understand from you that you haven't sold her stock yet?"

"You are to understand that it is none of your business."

"I have just handed you evidence that it is my business. Miss Taber left 300 shares of M. & O. with you to dispose of for her to the best advantage. Yesterday afternoon it reached 52. This morning at the opening of the Exchange, it was 52 3-8, and went to 53 1-8. Now it's down to 42. Why didn't you sell it before the slump set in?"

"I won't be catechized by you, you young whippersnapper!" roared Mr. Morgan furiously. "Get out of my office!"

"Don't excite yourself, Mr. Morgan. Just before the stock declined I came in here and asked you if you had any M. & O. for sale. You said you had none. If you told me the truth it stands to reason that you must have sold Miss Taber's shares."

"Will you——"

"I have ascertained that you did sell Miss Taber's stock to Mr. Burnside, on the floor below, yesterday afternoon for 52. You will therefore settle with me on that basis."

The trader glared at the boy broker, opened his mouth to say something, but no sound came forth. He struck a bell on his desk.

"Mr. Morgan," said Arthur resolutely, "I have the numbers of those certificates in my possession. I have also found out that they correspond with the numbers on the certificates now in Mr. Burnside's safe, which he received from you yesterday, after the Exchange closed, and for the payment of which you received his check for \$15,500. I think my knowledge of these matters ought to convince you that an immediate settlement with me will be greatly to your advantage. If you have any doubt as to the genuineness of that note, all you have to do is to communicate with Miss Taber at the Russell Hotel, where she and her aunt are stopping."

At that moment Henry Chadwick entered the room, in answer to Mr. Morgan's ring. The trader found that he was cornered. He had intended

to have his margin clerk put Tuttle out of the office, by force if necessary. After the boy's last remarks, which he knew clinched the situation against him, he did not dare give the order. Instead of which he turned with a scowl on his clerk and told him to make out a statement for Miss Taber and bring it in. Chadwick bowed and retired, while Tuttle's eyes sparkled with satisfaction. He felt that he had won out, as he had expected to do, for he was fully master of the situation. Nothing more was said until Chadwick returned with the statement. Mr. Morgan then made out a check for \$15,375, payable to Miss Taber, on order, and shoved it at Tuttle with a receipt for the boy to sign.

"Thank you, Mr. Morgan," said Arthur politely. "That concludes our business, so I will retire."

The broker made no answer, and the boy broker returned triumphantly to his own office. That evening Arthur walked into the Russell Hotel and asked the clerk at the desk to send his name up to Miss Taber. The bellboy came down with word that he was to go up. Accordingly he was shown to room No. 99, on the fourth floor, which was the sitting-room of a small suite. Elsie received him with every token of pleasure. She was dressed in a new gown that set her figure off to the best advantage, and Arthur thought she looked prettier than ever.

"Well, I got your money for you, all right," he said, as soon as they were seated, side by side, on a lounge.

"I am so glad the matter is settled," she said, with a smile. "I hope you didn't have any trouble with Mr. Morgan."

"Nothing to speak of. He didn't seem inclined to recognize my right to interfere in the business, at first, but I soon convinced him that his proper course was to settle with me at 52, and he did so. There is your check."

"Trank you. I am ever so much obliged to you."

"You are welcome, Miss Taber."

Mrs. Carter now made her appearance, and Arthur shook hands with her.

"I've got my money, Aunty," said Elsie. "Mr. Tuttle brought me Mr. Morgan's check for \$15,375. That is \$2,000 more than I expected to realize out of the stock."

Elsie seemed to be much interested in Wall Street, and asked Arthur many questions about the way stocks were bought and sold. He told the ladies about his deal in Eldorado Copper. How he had got hold of the knowledge of the syndicate's plans, and how he had used the knowledge not only to reap a harvest of dollars, but to fool the foxy brokers who had thought to squeeze him out of some of his little capital.

"My, how smart you are!" exclaimed Elsie admiringly. "Do you know, I have a great mind to let you have some of my money to invest for me; that is, if you care to take the commission and use your own judgment."

"I shall be pleased to accept any commission from you, Miss Taber, and will do my best to land you a winner; but, of course, I cannot guarantee that my judgment will be infallible. The very next deal I go into myself might result in

a financial loss. No one can be sure just how the cat will jump in Wall Street."

"Those brokers I have seen look to be very prosperous. I am sure they must make money."

"Oh, they make money all right, but the substantial brokers pile up their fortunes more by steady, legitimate business than by speculation. They let their customers take all the chances, for whether their clients win or lose they rake in their commissions for buying and selling."

The conversation then turned on other topics, and after spending a very pleasant evening the young broker took his leave, after receiving a pressing invitation from Elsie to call soon again.

CHAPTER VII.—Lively Times in Wall Street.

On the following day Arthur went into the Stock Exchange gallery, and he immediately saw a gathering of excited brokers around the B. & O. pole.

"I wonder what's up now," he asked himself.

He found that the stock had gone up five points in the last hour.

"I guess I'd better get in on this before the cream is all off it," he thought.

He ran to his safe deposit box and took out enough of his cash to cover a marginal transaction for 5,000 shares. B. & O. was then going at 95, and there was every indication that it would go to par, or above. He carried the money to the office of a well-known firm of traders and made the deal, then he returned to the gallery of the Exchange to watch results. At one o'clock B. & O. had gone up to 97, and Arthur counted himself richer in prospect by \$10,000.

"I guess I can afford to have a good lunch on the strength of that," he said complacently. "There is no place like Wall Street for making money."

He spent nearly an hour in a restaurant, and then returned to the Exchange gallery. While he was away there had been an unexpected change in affairs. Somebody had dumped several big blocks of B. & O. on the market, and something like a panic had ensued. A wild scene greeted Arthur's eyes when he looked down on the floor. He heard a spectator remark that B. & O. had slumped off eleven points in as many minutes, and was now barely holding its own at 84. The young broker looked at the blackboard, and saw that the fact was true. The stock rallied while he stood looking down on the tumultuous scene, and reached 90 when business closed for the day. All the good that did him was to wipe out his temporary indebtedness to his brokers, but he was out \$47,500 beyond any hope. He left the Exchange, feeling quite dizzy over the rapid way in which he had been cleaned out of close onto \$50,000.

Arthur called at his brokers, and received their sympathy, but that was poor compensation for such a heavy loss. The boy broker was not the only trader who had been hard hit by that slump. Two brokers were reported as ruined, and notices from them were read in the Exchange next morning to the effect that they

could not meet their engagements. Arthur, however, was a game boy. He bought 5,000 more shares at 90, in an effort to recover some of his loss. This time he remained in the offices of the brokers, watching the ticker. When the price went up to 93 he ordered the stock sold, and cleared \$15,000. That little bit of good luck made him feel better, though he was still more than \$30,000 out. After eating his lunch he found that B. & O. had gone to 95.

"I sold out too soon. I might have made another \$10,000. However, I'm satisfied. I'm not so bad off as many of the brokers who got badly pinched. It is just as I told Miss Taber—a fellow can't tell where he is at in most of these deals."

In a day or two the excitement which had attended the rise and slump of B. & O. died out, and the traders were looking for fresh fields of conquest. They got it in D. & G., which took a sudden boom on. Arthur got in on this to the tune of 10,000 shares at 82, and he soon found that he was mixed up in as pretty a fight as he had ever seen in his life. The bulls and bears locked horns over D. & G., and it became a shuttlecock between them. The price advanced and receded like the surf on the seashore. Several times Arthur was on the point of selling out at a small advance, but concluded to hold on a while longer, to see whether the bulls or the bears would win the mastery. If the former, he stood a chance of recovering his former losses; if the latter, he was liable to suffer another loss. The excitement of the hour, and the uncertainty, kept him on the ragged edge.

It made his blood circulate, and he felt that he was thoroughly alive. He watched the battle from the ticker in his brokers' offices, and had more margin ready to plank up in case of emergency, for he had no intention to be absolutely wiped out again if he could help himself. Elsie Taber was watching the stock market, too. The daily press was full of reports of the lively times going on in Wall Street, and she became as excited over the news as any lamb. As a matter of fact, ever since the day Arthur had first seen her in the Exchange gallery she had a touch of speculative fever. The scene during the rise of M. & O., in which she was then interested, had fired her blood, and she was almost crazy to speculate herself.

"It must be just lovely to be a broker," she told her aunt. "Just think of the exciting times they have in the Exchange! Auntie, you must take me down there tomorrow. We can call on Mr. Tuttle, too, at the same time."

"Is it Mr. Tuttle, or the Stock Exchange, that you're mostly anxious to see?" said Mrs. Carter slyly.

"Now, Auntie, aren't you too provoking for anything!" cried Elsie, blushing furiously, for, to tell the honest truth, she was more interested in the young broker than she was willing to admit, even to herself.

He was so handsome, so manly, so polite, so agreeable, and, to cap the catalogue of the many virtues he possessed in her eyes, he had saved her life. It would have made her very happy had she known that Arthur was head and heels

in love with her. It is true she had a suspicion that he was inclined in her favor, but she had not met him often enough to analyze his attentions. Her aunt consented to act as her chaperone down to Wall Street next day, and she was feeling as happy as a lark when a bellboy knocked on the door and announced that Arthur Tuttle was in the office below.

"Send him right up, Willie," she said to the boy. "Wait a moment! Here is a dime for you to put in the bank."

Willie winked his eye at the idea of depositing his tips in a bank. He had too many uses for his extra coin to do that, as his wages went to his mother directly after he received them, on the first of the month. He showed Arthur up to Room 99, and then went back to his seat in the office.

"Good evening, Mr. Tuttle!" said Elsie, offering him her hand. "This is a delightful surprise!"

"Thank you, Miss Taber. I trust you and your aunt are quite well."

"Don't I look as if I was?" she said laughingly.

"I'm bound to say you do," answered Arthur.

"Auntie is all right. She will be very much pleased to see you."

"I've been figuring on when you're going to honor me with another call at the office."

"We have arranged to go down tomorrow," replied Elsie.

"That so? I'm glad to hear it."

"Are you sure that we will be quite welcome?" said Elsie, with a coquettish look into his face.

"You'll be as welcome as the flowers in May, I assure you," he replied enthusiastically.

"Things must be very exciting down there, from what I read in the papers."

"Yes, they are rather strenuous. I'm in on D. & G. myself."

"Are you? I wish I was."

"I'm afraid you'd have an attack of heart failure if you were."

"Why?"

"Because you can't tell from one minute to the next where you are at. I bought 10,000 D. & G. at 82 on margin. Next day it was up to 88. On the following morning, when I was looking for a further rise, with the idea of taking profits, the bears got after it and knocked the underpinning from it, and down it went to 81. That afternoon it recovered to 85, and next morning it went to 87, then another raid on it sent it back to 80. That's the way it's been going for nearly a week. Today it closed at 89."

"I shouldn't want to be quite so near the ragged edge as that," she replied.

"Well, there are a lot of people who are in that fix every day since this boom started. I have wondered that a few of them haven't dropped dead from the strain."

Here Mrs. Carter entered the room and greeted the visitor.

"We've just been talking about the market, Auntie," said the girl.

"I'm not surprised. You haven't been talking about anything else in the last few days."

"Why, Auntie! How can you say that?" replied Elsie, with a demure look, and then a side-long glance at Arthur that set his heart beating like a trip-hammer.

"She's got the stock market on the brain, Mr.

Tuttle. Really, I have to keep a strict watch on her, for fear she might take a car for Wall Street, and invest all her little fortune on D. & G., or some other stock like it."

"You mustn't believe all aunty says," protested Elsie. "She does exaggerate so at times. Just as if I'd be so foolish. I wouldn't invest a cent unless——"

"Unless what?" asked Arthur.

"You advised me to."

"Then you won't go into the market in a hurry. My advice to you would be to put your money in real estate, or on bond and mortgage, and keep clear of Wall Street."

"There's no excitement in having your money in real estate."

"There's security, and that's better."

"But I want my \$15,000 to grow."

"It will grow in real estate, if you put it in the right place."

"Are you interested in land?"

"Not at present; but I hope to be one of these days."

"When?"

"When I'm worth a million."

"And when do you expect to be worth a million?"

"When I make \$800,000 more," laughed Arthur.

"I suppose you expect to make some of that out of D. & G.?"

"If the bulls come out ahead I do."

The conversation gradually worked around to other topics. When the clock on the mantel pointed to half-past ten the young broker got up and said it was time to go. Elsie accompanied him out into the corridor, and it took them several minutes to say good-night. Their eyes spoke more eloquently than their tongues, and when they parted each carried away some new thoughts of the other that kept them both awake for a while after they retired for the night.

CHAPTER VIII.—Arthur Makes a Double Winning.

Elsie Taber and her aunt appeared at Arthur's office next morning on the stroke of ten. The young broker was waiting for them, and after a short talk he escorted them to the gallery of the Stock Exchange to see the fun, as the girl expressed it. The day's business was already in full blast, and the floor was almost jammed with brokers out for somebody's scalp. D. & G. was the pivot around which the greatest interest and excitement swung. The papers that morning were full of rumors as to what was expected to happen that day in the stock. Elsie's eyes sparkled as she looked down on the scene before her.

"If I was a boy, I'd never rest till I became a broker," she whispered excitedly to Arthur. "Why aren't you on the floor with the rest?"

"Because I'm barred out."

"Barred out!"

"I haven't reached the age limit yet. It will be two years yet before I am eligible for membership, even if I were worth a hundred million."

"I'd just love to see you down there."

"If I was, I'd do my share toward making things hum."

"Which are ahead now—the bulls or the bears?"

"The bulls have a shade the best of it. D. & G. is up to 90 3-8. I must leave you now, as I've got to get over to the office of the brokers who have my deal in hand. If D. & G. reaches 92 I'm going to sell out. That will give me a profit of something like \$100,000."

"I'm sorry you must go," replied Elsie regretfully, "but I suppose business comes first."

"On such a risky occasion as this it must. Still, if it was the question of pleasing you, I'd sacrifice the chance of making a hundred thousand rather than offend you," he whispered in her ear.

She blushed vividly, and flashed a look upon him that almost took his breath away.

"You don't mean that, I know," she said softly.

"I do. I love you with all my heart, and I'd rather go dead broke than lose you."

He grasped one of her hands as he spoke the daring words in her ear, and stole the other arm around her waist. He felt her tremble and lean slightly toward him as he unconsciously drew her nearer. Then the audacity of his conduct occurred to him, and in some confusion he said:

"Are you offended?"

"No," she answered in a low voice, looking at him with shining eyes.

"Do you care for me a little?"

"Yes."

The roar of the Exchange seemed like sweet music in his ears at that moment. He forgot all about D. & G., and the \$80,000 margin he had at stake. All he cared for at that moment was the beautiful girl by his side. Then he was recalled to his senses by a remark of Mrs. Carter's. At the same moment a wild uproar, louder and more strenuous than before, rose from the floor. The bears were turning the tide in their favor. D. & G. was tumbling. The Exchange was trembling on the verge of a panic. Elsie seemed to grasp the situation.

"Don't stay here, Arthur!" she cried, in a tremble of anxiety. "Go!—go!—and save yourself! D. & G. is falling! You may be ruined!"

He rushed away. When he reached the offices of his brokers he saw by the tape that the slump had been arrested in the nick of time to save his bacon, and that D. & G. was advancing again. Arthur now gave his attention strictly to business, and for the next hour watched the quotations as they came out on the endless line of tape. At one o'clock D. & G. reached 90. While Arthur was eagerly wondering if it would advance the other two points he was looking for, the ticker started off at a rapid rate. The following appeared in rapid succession:

"3,000 D. & G., 91; 1,000 D. & G., 91 3-8; 5,000 D. & G., 91 5-8; 5,000 D. & G., 92."

Arthur's eyes sparkled, and he left the ticker to order his shares sold at the last figure, or above it, according as the market stood when the sale was made. Others were before him, and it was several minutes before he got his order in. Then he rushed back to the indicator, to find that the stock had gone to 93. Feeling as if a great load had been lifted from his mind, for he hadn't been free of anxiety for a week, he walked up to his office. Elsie and her aunt were not there, nor hadn't been back, according to the report of his boy, Dan, so he did not wait, but started back for the Exchange.

"I'll bet Elsie couldn't tear herself away from the excitement," he said to himself as he mounted the stairs to the gallery.

A big mob was now in the gallery, and though he caught a glimpse of the faces of the girl of his heart and her aunt, in their favored positions close to the railing, he could not approach them, nor see what was occurring on the floor. The uproar, however, was like a miniature falls of Niagara. He soon made out from the remarks he overheard that another slump was on. This time it proved to be the final attack of the bears. In ten minutes the greatest picnic in two years was on. Prices were slaughtered in all the stocks. Every broker seemed to be trying to sell out at once. D. & G. was dropping a point at a time. When Arthur caught a glance at the blackboard he saw it marked up at 85. Five minutes later it was down to 79. As people moved this way and that in the gallery, Arthur managed, by degrees, to reach a position just behind Elsie. He reached forward and touched her arm. She turned a troubled face toward him.

"Oh, Arthur!—did you sell?" she fluttered.

"I did. I got out at 92, or thereabouts."

"I'm so glad!" she said, with an expression of great relief.

"Well, have you seen enough? You've been here three hours. Shall we go to lunch?"

"With you?"

"Of course. Don't you want to?"

She smiled in a way that made his heart glad. The three extricated themselves from the crowd and walked down to the street. On the way to the restaurant he stopped at his brokers' to find out if his stock had been sold out before the slump, and found that it had, and that he was safe. Elsie and her aunt congratulated him on his good luck when he told them.

"How much have you made?" asked the girl.

"A clear \$100,000. That isn't so bad, is it?"

"I should think not," she answered.

Elsie attracted a whole lot of attention at Delmonico's, where he took them both, though the place was not very full, owing to the fact that most of the brokers connected with the Stock Exchange, who patronized the restaurant were busy on the floor at that time. After the meal they returned to his office, and remained there till after three.

"We've made quite a day of it," said Mrs. Carter, rising to go. "I think we will take a car uptown now, Elsie."

"Very well, Auntie."

"When shall I see you again, Elsie?" asked the young broker, as he walked with her to the door.

"When? You are welcome to call on me at any time—now," she said.

"Then you may expect to see me tomorrow night."

Thus speaking, he bade them both good-afternoon.

CHAPTER IX.—Arthur and Elsie Taber Go Into S. & T.

The panic created havoc in Wall Street, and the smoke of the rout did not wear away for several days. Several brokers were completely wiped out. Many others were badly crippled, while perhaps

fifty found that their bank accounts had shrunk to a considerable extent. Arthur, when he reached a settlement with his brokers, found he had cleared just \$110,000, which raised his capital a little above \$300,000. His face was getting to be known to many traders on the Street, who wondered who he was. Others who knew his name, and that he claimed to be a banker and broker, were at a loss to understand how a young fellow of his age expected to make his way against the regular denizens of the Wall Street jungle. Not over half a dozen brokers knew that he had made a coup in Eldorado Copper, and they were not saying anything about it. Fletcher, Golding, Kruger, and Eastman were four of the half dozen, and they were laying plans to get some of his money away from him. Nobody but the brokers who had put through his D. & G. deal knew that he had come out ahead on that stock, and, of course, they were bound to keep the matter to themselves. The very fact that the traders knew so little about this newcomer caused him to become an object of great interest to them.

His handsome face and gentlemanly ways attracted general attention, and many inquiries were made concerning him. All that could be learned was his name and business. As for the latter, it was easily learned that he wasn't doing much of anything. Those who sized him up as a lamb dropped in at his office, on one excuse or another, and used all their ingenuity to unload stocks upon him that they were extremely anxious to get rid of. He told them that he wasn't buying anything just then.

"Well, what are you doing?" asked one persistent and curious visitor.

"Attending to my own business, as well as I can," replied Arthur politely.

"Well, if you have no customers, and are not buying stock, I fail to see what your object is in having such an expensive office."

"Oh, I'm willing to buy a stock when I see money in it."

"There's money in J. & D. that I offered you."

"That may be so, but as I can't see it, I can't afford to buy any of it. I like to pick my own winners."

"What winners have you picked already?"

"That is something I never speak about. I don't care to advertise either my successes or my losses. I may have had more of the latter than the former, or vice versa; whichever is the case, I'm not saying anything."

"But it isn't the custom among the boys to be quite so reticent. When you're in Rome you want to do as the Romans do."

"Well, I'm doing about the same thing as the rest of the gentlemen down here are doing—trying to make money."

"Why don't you buy J. & D. then?"

"As you seem to be selling it, I don't see any particular incentive to buy."

"I'm overloaded. I've got to make a sacrifice to raise the coin to meet certain engagements on my hands."

Arthur, however, wouldn't bite worth a cent, and the caller retired in disgust. Another broker, who dropped in on the following day and introduced himself, asked him what stocks he was holding.

"Well, just now I'm holding on to my money. I think that's a better investment than stocks," he answered, with a smile.

"Well, money is a good thing to have. I suppose you have quite a snug bank account by this time?"

"No. The law prevents me having one outside of a savings bank."

"Where the deuce do you keep your funds, then?"

"That is rather a leading question, don't you think?"

"I don't see how you can operate without a bank account."

"The cash talks every time."

"Do you mean to say you carry your money around in your pocket, or perhaps you keep it in your office safe?"

"No, I don't do either."

The broker laughed, and soon after took his leave. When he repeated the conversation around among his friends the impression got out that the boy broker was not very well supplied with funds. Others, however, had a different idea, from his prosperous appearance. But after the traders had tried their best to find out something definite about him, and failed, they came to the conclusion that he was something of a mystery. When they had occasion to allude to him, they called him either the boy broker or the Wall Street Mystery, and the latter appellation gradually attached itself to him as time went by. It was about this time that Arthur heard a group of traders in the doorway of the Schuyler Building discussing S. & T. stock. They said it was way below its normal value, and they could not understand what kept it there.

The road seemed to be prosperous, and was paying its regular quarterly dividend as it came around. One broker said that if his hands were not tied with other enterprises he would be inclined to buy a block of the stock and hold it for the rise that was sure to come pretty soon in his opinion. All agreed that it was a fine investment for a man with capital who did not need his money for immediate use. Their conversation greatly interested Arthur, and he began making inquiries about S. & T. He found that everything the brokers had said about it was true. It was going at 62 at present, but its past record showed that it usually perched around 75. It had not been as low as it was now in years. After thinking the matter over the young broker, not finding anything else on the market that attracted him, decided to buy S. & T.

It struck him that it would be a safe thing for Elsie to put her money in, too. He was now engaged to the girl, with her aunt's consent and approval, and saw her several times a week. Indeed, the bellboys at the Russell Hotel always winked at each other when he appeared at the desk and sent his name to Room 99. They guessed the way the wind blew, and they knew he was good for a quarter each time he showed up. When he didn't have a quarter he made no bones about disbursing a fifty-cent tip, consequently he became a popular personage among the uniformed lads. When Arthur recommended S. & T. to Elsie's notice, she was ready to put up all her money as his judgment dictated, particularly as he said he would guarantee her against loss.

"It's like betting on a sure thing, isn't it?" she laughed.

"Somewhat so. I wouldn't stand to see you lose on anything I advised you to handle. I think too much of you for that," he said tenderly.

"Do you really think a lot of me?" she asked him, with one of her sidelong glances that made him her willing slave.

"Do I? Say, what's that over there?" he said, pointing to a corner of the room.

"Where? Why, I don't see any—oh!"

The exclamation was drawn from her by the kiss he stole.

"Aren't you too mean for anything?" she cried, with a rich blush, but nevertheless a happy light shone in her eyes. "You stole that."

"Stolen sweets are always the best," he chuckled. "If you want to take it back I'll look the other way so as not to catch you in the act."

"Thank you, I'd sooner you'd keep it."

"That suits me; but I think that one feels lonesome."

"Lonesome! What do you mean?"

"I think I ought to have another to keep it company."

He grabbed her, whereat she pretended to have a strong objection to a repetition of the performance.

"Well, I won't steal any more without your permission. It wouldn't be fair, I guess. Do I get just one more, or don't I?"

She looked into his eyes and then held up her lips.

"Thanks. Now we'll talk about S. & T."

The result of the talk was that Elsie brought her money down to him next day to invest in S. & T., on margin, for her especial benefit. He bought 2,000 shares for her account, and she insisted that when the deal was concluded he must charge her the regular commission. Then he went to another broker and ordered 20,000 shares for his own account, at 62. As soon as he was notified that this lot had been secured, he patronized a third broker and ordered another 20,000. It took the broker four days to fill the whole of his order, as the stock seemed to be growing scarce for some reason, although there was supposed to be a lot of it on the market. Half of the shares the broker bought in the Exchange, and as the price went up during the interval about two and a half points, Arthur had to give an average of 64 for it. It took the bulk of his capital to meet the margin, and he could not help realizing that he was taking quite a risk in spite of the fact that under ordinary circumstances the stock was not likely to go below the 60 points, at any rate. He told Elsie what he had done.

"I stand to win big money this time, possibly half a million. Should I be so fortunate as that you ought to more than double your money."

Elsie was delighted at the prospect, and said she had been watching the market reports every day in the papers.

"I know I am \$4,000 ahead, so far," she said.

"That's right. And I am \$40,000 to the good on my first batch," he replied.

From that moment both were vitally interested in the movements of S. & T.

CHAPTER X.—The Young Broker Clears Over Half a Million in S. & T.

The purchase of the 10,000 odd shares of S. & T. made at the Exchange for the account of the young broker had drawn attention to the stock and caused it to rise from 62 to 64½, as we have already stated. Many brokers, noticing that the stock was low, began to make purchases, too, and this caused a further stiffening in the price, and it rose to 66. Other brokers, on the strength of the rise, began to bid for the stock, and that brought it gradually into demand. On Saturday, five days after Arthur went into the deal, S. & T. reached 70.

The papers began to call attention to the advance in the price of the stock, and to suggest that it was evidently going back to its old-time level. These reports led to a steady demand for it on Monday, and resulted in it going up to 72. The outside public showed an interest in S. & T. as soon as the newspapers took notice of it and prophesied further advances. Lambs are always on the lookout for a rising stock, and consequently they came into the Street with a fresh boodle and rushed in to buy all they could get hold of. On Tuesday afternoon there was little of the stock to be had, and this fact operated as a kind of boom, because everybody suddenly became anxious to secure what was hard to get.

While the stock was plentiful and the demand light it was passed up, but now things were different. While most of the brokers were puzzling themselves to account for the upward march of S. & T., a report was circulated that an extra dividend was going to be paid to stockholders of record. No one seemed to know whence this report emanated, but as it seemed to give a clue to the situation it was more or less believed, and livelier bidding was indulged in, the price advancing to 78. Arthur, seeing already \$600,000 profit in sight for himself, and fearing that a reaction might set in at any moment, began letting out his stock. He first ordered Elsie's 2,000 disposed of, and they went at 78 1-8, netting the girl about \$31,500.

Then he told the broker who held the first lot he purchased to let the stock out in small batches as it was called for. He soon got rid of the first 20,000 at a profit of \$315,000. Then he pushed the second out in the same manner. It took two days of easy selling to get rid of all his holdings in a way that would not cause any special remark. The second lot went higher than the first, and he cleared \$335,000, though this block had cost him \$2 a share more than the other. When all settlements had been made he told Elsie that he was now worth almost a million, or, in exact figures, \$960,000. S. & T. went up to 84, and then began to drop, but not so fast as to cause any great excitement. It finally settled around 75, and ceased to engage the particular attention of the Exchange.

"We both struck it rich that time, Elsie," he told her, with great satisfaction. "You have doubled your capital twice over, and so did I. Just think, all I need to be worth a million is \$40,000. In fact, we're worth a million between us. You're not getting such a bad financial bargain in me, if I do say it. I could afford to buy

you as fine a house as you would want to live in, and furnish it in a style that would suit you to the queen's taste, and still have plenty of money left to do business with."

"I am not looking for grand things, Arthur," replied Elsie earnestly. "I shall be perfectly satisfied with whatever you can give me. If you lost all your money I would stick to you just the same."

"You are the sweetest and best girl in all the world," said the young broker enthusiastically, kissing her half a dozen times.

"Dear, dear, see how you have mussed my hair!"

"Never mind your hair. You won't have any other visitor tonight, and you needn't mind me. I am one of the family—to be."

"But I don't want to look like a fright in your presence," pouted the girl.

"That's impossible under any circumstances."

"Thank you for the compliment."

"It's no compliment to tell the truth. What are you going to do with your \$46,000?"

"Whatever you suggest."

"Have you or your aunt get a safe deposit box?"

"Auntie has."

"All right. Put your money in it till I can look up some good securities for you to invest in."

"Don't you want me to go into the market again?"

"Not unless I can run across another good thing. I don't mind taking chances myself, but I'd prefer you wouldn't."

"I'm willing to be guided by you, Arthur."

"That's right. Now let us talk about something else."

Next day Arthur had a visit from Fletcher. The broker hadn't been in to see him since the morning he introduced the subject of the fake pool.

"Hello, Mr. Fletcher; you're quite a stranger," said Arthur.

"I've been pretty busy, or I'd been in to see you before. Have a cigar?"

"Thank you, I don't smoke."

"Will you come out and have a mint julep, then?"

"None for me. They're too rich for my blood," laughed the young broker.

"What do you drink?"

"Water when I'm thirsty, and coffee and tea at my meals, or a glass of milk."

"You miss one of the joys of life when you turn down that nectar of the gods—a mint julep."

"I'd sooner turn it down than let it turn me down."

"A mint julep will hurt no one."

"Possibly not; but one leads to another, and when you have acquired the taste for mint juleps it becomes a habit to imbibe several in the course of the day."

"I don't take over six myself, as a rule; but as mint juleps have no charm for you we'll talk about something else. How are things coming on? You don't seem to be doing a land office business yet," chuckled the trader.

"No. It takes time to establish one's self."

"Buying anything at present?"

"No"

"Would you like to go in with me on a little scheme?"

"Any use asking you what the scheme is? If it's another blind pool, you know my sentiments on the subject."

"Nothing of that kind at all. I've found out that Kruger and a dozen other traders have formed a pool to boom L. & M. They've got about \$6,000,000 at their back, and the thing is pretty certain to go through. Now, I've been looking around for somebody who will put up \$125,000 against a similar sum. That will make a pool of a quarter of a million. Then I will go out and buy all I can get of L. & M. on the quiet on margin, and when the price goes up we'll dump the stock on Kruger and his friends and divide the profits. What do you think of it?"

"How came you to find out that Mr. Kruger and a number of other traders have made up a pool to boom L. & M.?" asked Arthur.

"I'd rather not go into particulars about that," replied Fletcher evasively. "But you can depend that it's a fact."

"Well, Mr. Fletcher, I'm much obliged to you for offering to take me in on this, but my finances are tied up at present, and I cannot take advantage of your proposition," said the young broker, who had reason to distrust Fletcher, and did not care to be connected with him in any deal.

"Do you mean to say that you can't go in with me?" replied the trader, clearly disconcerted by Tuttle's refusal.

"That's about the size of it."

"Don't you think you could manage it somehow? It is a dead open-and-shut game. We're bound to clear \$200,000 apiece out of it."

Arthur shook his head.

"There is nothing to prevent you from buying half the amount of stock yourself and making your share of the profits," he said.

"I admit that," replied Fletcher reluctantly; "but one of my objects is to buy as much of it as I could in order to dump it on the Kruger crowd."

"Why do you wish to do that?"

"Because they left me out of the pool."

"Oh, I see," smiled Arthur. "You want to get back at them."

"That's exactly it."

"You ought to be able to find somebody to go in with you. What's the matter with your friend Golding?"

"He's in the pool."

"How is it you were not asked to go in?"

"Kruger and I had a bit of a falling out, and he is engineering the scheme."

Mr. Fletcher's statements were very plausible, he might be telling the truth, or he might not. Arthur probably would have considered his proposition but for Fletcher's former attempts to do him up in connection with his friends. Fletcher tried his best to get him to go in, but without avail. When Arthur said "No" he always stuck to it, and so the trader retired, greatly disappointed over his failure to interest the young broker.

CHAPTER XI.—Arthur Picks Up Valuable Information.

Arthur kept his eye on L. & M. in order to satisfy himself whether there was really any-

thing in what Broker Fletcher had told him, but he did not attempt to buy any of the stock. A couple of days later L. & M. rose two points, but on the following day it fell back again. This was only what might be looked for at any time. At any rate, though Arthur watched it right along, no boom developed in it, and then he was satisfied that Fletcher had only been trying to work him.

"His story of the pool and a disagreement with Mr. Kruger is all moonshine," Arthur said to himself. "It was a job to catch some of my fleece. Well, they didn't succeed. It's a wonder they wouldn't haul off and let me alone. Mr. Fletcher can't do any business with me in the confidential line. I'm not going to put my head in the lion's mouth. I'd like to turn the tables on that crowd. If I could only get on to some scheme they were going to work, I'd try and put a spoke in their wheel. I'm getting tired of their underhand methods."

That afternoon he saw Fletcher, Kruger and Golding conversing together on the corner of Wall and Broad streets.

"That doesn't look as if Fletcher and Kruger were out," thought the young broker, as he watched them a few moments and then continued on to the restaurant where he was going to take lunch.

Next day was Saturday, and he and Elsie planned to take a trip to Staten Island after they had lunch together. The girl reached her fiance's office about half-past twelve, and at one o'clock they went to a nice Beaver Street restaurant together. At two o'clock they were aboard the boat, and a few minutes afterward she left her slip bound for St. George. They sat in the front of the boat enjoying the sail and each other's company. The boat was about halfway across when Arthur, feeling thirsty, excused himself to get a drink of water. The young broker failed to locate the ice-cooler and went down to the washroom, where there was a small bar. After getting the drink, he started toward the rear of the boat. In order to do this he had to make his way alongside the many vehicles that filled the lower deck. At one place he found his way blocked, and he was obliged to work in and out around the horses and wagons to reach the other side of the boat. He frequently had to retrace his steps to avoid another block. While he was trying to extricate himself from the maze he reached a pole on the other side of which three gentlemen were talking. He recognized them, much to his surprise, as Fletcher, Kruger and Morgan. He was about to draw back when he heard his own name mentioned, and that aroused his curiosity to learn in what way he was concerned with their conversation.

"Tuttle certainly seems to be a wise guy," Kruger was saying. "And he has luck to burn. The first attempt we made to get at his pocket-book ended in his getting the best of me to the tune of over \$200,000 on Eldorado Copper. That was the worst throw-down I ever received, as long as I've been in the Street. The second effort we made through Fletcher he wouldn't bite at, and so it was a failure. Now the third attempt the other day to interest him in L. & M. missed fire. I guess we had better let him alone. He's small game, anyway."

"But I intend to get square with him," hissed Horace Morgan. "He butted in on a lady customer of mine and spoiled the deal completely as far as I was concerned. I shan't rest till I've done him up for it. I don't know why the agent of our building rents offices to boys. It oughtn't to be permitted."

"He's only a boy in years," said Fletcher. "He's the smartest young fellow I've seen. If he manages to hold out he'll give some of the brokers cards and spades and beat them out at that."

"That's only your opinion," retorted Morgan savagely.

"It's Kruger's opinion, too, if you want to know," replied Fletcher. "The trouble with you, Morgan, you've got a personal grouch against the boy and you can't see any good in him."

"Huh!" ejaculated Morgan, with a sniff.

"Oh, cut Tuttle out," said Kruger impatiently. "We didn't come in here to discuss him. First thing you know the boat will be at the landing. Fletcher and I want to know if you're going to join in the syndicate."

"How much will it cost me to come in?"

"A quarter of a million."

"I don't know whether I can stand that."

"You'll have a week to raise the money. You have securities that you can hypothecate for a couple of weeks or so. Three weeks at the outside, possibly two, will see the deal through, and a profit of \$250,000 in each of our pockets. We only want another man, and as you belong to our crowd we are putting the chance in your way. We all know one another, and are accustomed to pull together in a thing of this kind. We'd rather have you in with us than an outsider."

"What is the stock you're going to boom?" asked Morgan.

"Do you pledge your word to go in?"

"Yes. I'll raise the money some way."

"J. & D. is the stock," said Kruger, and the young broker in the background made a note of the fact. "Taylor & Co., bankers, are with us, and will act as treasurer and agent. As fast as we buy the stock it is to be delivered C. O. D. at Taylor's. Taylor will hypothecate it as fast as received for about seventy-five per cent. of its market value. That will give us altogether a backing of five million dollars. J. & D. is going now at 48. The road has issued 300,000 shares of stock. About 175,000 shares are held by the officers and their friends and will not figure any in the market. Another 25,000 may be allowed as held by estates and trust companies and can also be thrown out of our calculations. That leaves 100,000 for us to look out for, the present market value of which is \$4,800,000. Of course, we'll have to give more than 48 for some of the stock as soon as our buying makes it scarce, but we ought to get 60,000 shares below 50. We may not have to take in over 75,000 shares altogether, and we have ample resources to handle that much. So you see the deal looks like a clear winner on the face of it."

Horace Morgan admitted that the prospects were quite satisfactory.

"Now that the pool is complete," went on Kruger, "I'll call a meeting for Monday afternoon at four o'clock at my office. As we can't start in any too quick we will call for a first in-

stalment of \$100,000 from each of the members, which will give us ample working capital for several days. The balance can be paid in three \$50,000 instalments."

"Who's going to do the buying?" asked Morgan.

"Fletcher and Golding. I'll attend to the selling when the time comes, and I may want you to give me a hand."

"Have you located much of the stock?"

"Stacy & Co. have a block of 10,000 shares which they are holding at 48 5-8. We will take that in right away. Fairbanks has a couple of thousand. Andrews has some. Edwards has 3,000 shares, and I have the names of other holders on my list to the amount of 28,000 shares."

"We ought to pick up 40,000 easily around the different offices, including what you have mentioned," said Fletcher.

"No doubt about it," said Kruger. "As soon as we begin buying in the open market we may look for the price to rise."

"Of course; but we must manage it so quietly that the attention of the other traders is not called to it in a way that will suggest to them the starting of a boom," said Morgan. "The moment they get that idea into their heads they will begin bidding the price up in their efforts to get hold of some of the stock. Time enough for that when we have got hold of all the shares in sight. We don't want to be obliged to take in much of it at exorbitant figures—we will have to take in some in order to sustain the corner."

The three brokers continued to figure out their plans for some time longer, all of which Arthur took in with a view of use later on. He was tickled to death at what he had heard, for these men were the ones who had tried their best to take advantage of his inexperience, and he now saw the chance to get back at them in a way that would largely increase his own pile if he worked the business right. As soon as he saw they were about to leave the spot he got out of the way as fast as he could and returned to where he had left Elsie without visiting the stern of the boat, as he had intended.

CHAPTER XII.—Arthur Begins Operations Against the Syndicate.

"Where have you been, you bad boy?" asked Elsie, as soon as he rejoined her.

"I've been picking up a fund of very valuable information."

"About what?"

"A certain stock that's going to be boomed soon," he whispered in her ear.

"How did you manage to do it?"

"I'll tell you later on, Elsie, as soon as we are by ourselves. I think I see a chance where you can use your money to good advantage, too."

"That's good," she said, with sparkling eyes.

"I'm afraid you are inoculated with the speculative fever, Elsie," laughed Arthur.

"Do you think so?" she replied, with a roguish look.

"I do. You need to be curbed in that respect."

"Then why suggest that I can use my money to good advantage in the stock deal you have in mind?"

"Oh, this is a special case, where I believe the chances are in your favor. You will practically be operating on a sure tip."

The boat was now approaching her. Staten Island slip and they prepared to go ashore with the crowd. Arthur pointed Fletcher, Kruger and Morgan out to her as they stood well forward. She knew Mr. Morgan by sight, of course, for he had acted for her in selling her M. & O. shares. When they were walking up the street Arthur told her what he had overheard as to the plans of the syndicate that had been formed to boom J. & D. He also told her how Fletcher, Kruger and others of their crowd had tried to put several jobs on him which had failed.

"I think I told you about their first attempt when I turned the tables on them to the extent of over \$200,000 in Eldorado Copper. All these men are in this syndicate, and it will give me much pleasure to buy up a lot of J. & D. at rock bottom price and afterward dump it on the members of the pool after the boom had started in. That would make a big hole in their anticipated profits, and at the same time pad my own financial standing."

They then took a car down the island toward one of the beaches and spent the afternoon having a good time. Arthur outlined a plan of campaign on Sunday which he intended to put into effect next day, and, subsequently, according as matters developed. First thing Monday he went to the brokerage house that had carried his S. & T. deal through and left an order for 20,000 shares of J. & D. on margin at whatever they could get it for not over 50. He put up \$100,000 cash security and tipped the broker off to several persons, Stacy & Co. excepted, Kruger had mentioned as holders of the stock. He called on Stacy & Co. himself and inquired if the firm had any J. & D. He found, as he expected, that they had 10,000 shares in two equal blocks. After some argument he succeeded in buying it for 48½.

He paid \$485,000 for it outright, and took the certificates away with him, after requesting Mr. Stacy not to give any clue to the purchaser if anybody called for the stock later, and, finding it had been sold, wanted to know who had bought it. He went to another broker, who had done some business for him, and left an order for 5,000 shares in Elsie's name at any figure not over 50. On Tuesday morning he was notified that the 20,000 shares had been secured at an average price of 49, and that afternoon Elsie's 5,000 were reported bought at 50. Arthur then lay back on his oars to await results. Three days passed before there was any movement worth mentioning in J. & D., and then it began to go up a little, reaching 52 by the time the Exchange closed for the day. On the following Saturday it closed at 54 3-8. Arthur knew he had more than a third of the stock that was probably on the market, and he expected to give the syndicate an unpleasant surprise when the time came. He met Fletcher on the street on Monday morning.

"By the way, Mr. Fletcher," he said, "I looked to see a rise in L. & M. after what you told me about the boom you had the tip on, but I guess the scheme didn't go through, for the boom didn't come off."

Fletcher glared at Tuttle rather unpleasantly.

"There was a row among the members of Kruger's pool, and the deal fell through," he said, in an effort to square himself.

"I thought something must have been the matter," replied Arthur.

Fletcher said he was in a hurry, and walked away, while the young broker chuckled as he looked after him. He ran against Kruger on Broad Street.

"How are you, young man?" asked the broker.

"Fine as silk," replied Arthur.

"How's business?"

"Rushing—past my door."

Kruger grinned.

"You'd sooner have it rushing in your door, wouldn't you?" he said.

"Rather, but one can't always have what he wants in this world."

"If he's got the dough he can come pretty near having it."

"All the money in the world won't give you good health if you're broken down."

"That's right. Well, I must leave you. Good-by," and Mr. Kruger hurried away.

Further along he saw Howard Golding talking to a broker friend. As Arthur started for the visitors' entrance to the Exchange, Horace Morgan came rushing out in a great hurry. He slipped on the last step and would have had a bad fall only for Arthur, who grabbed him by the arm and steadied him till he recovered his balance. Instead of thanking the boy, whom he immediately identified as his next door neighbor, he gave Tuttle a shove. Arthur fell against an Italian image vendor who was carrying several imitation bronze busts of noted men on a board. The boy's head struck the edge of the board, which tipped and threw the busts forward. One of them in its flight through the air struck Mr. Morgan a blow over the eye, and cut a gash from which the blood flowed freely. There was trouble at once. The Italian was mad and expressed his feelings in very strong language which nobody understood. Broker Morgan was mad because he had been wounded, and he used some strong language, too, not quite consistent with his standing as a church deacon. In the confusion which ensued Arthur thought it prudent to extricate himself from the scene of the rumpus and get out of sight. As he passed into the building a crowd was collecting around the broker and the image vendor.

"It would have served him right if the whole bunch of images had dropped on his head," said the boy to himself. "The idea of his shoving me the way he did after I saved him from a fall. Some people are gentlemen in their minds only, and Mr. Morgan seems to be one of them."

He hurried up in the gallery and soon forgot the incident in the scene before him, which was pretty animated that morning. A sale of J. & D. had just been made, and the quotation, which was 55, was being displayed on the board.

"If I was to sell now I'd be \$175,000 ahead. That would let the syndicate off too easy, however. I intend to make those gentlemen pay well for my stock if things go the way I expect they will. I'm not likely to get such a fine pointer in a hurry again, and I must make it pan out all there is in it."

Howard Golding soon appeared on the floor, and Arthur saw him moving around among the members of the Exchange, and sometimes exchanging memorandums with them. The boy broker judged that he was quietly buying in all the J. & D. he could get hold of. Many quotations of the stock went on the board, but none of them was at a price much above 55. But after a while some of the traders saw that Golding was buying right along. Half a dozen of them made a combined rush for him, offering their stocks with frantic energy, and yelling like inmates of Bedlam. They soon found that Golding was buying nothing but J. & D., and as they had none of that particular stock for sale they turned their attention elsewhere. Indications did not point to much of a rise in the stock that day, and so when one o'clock came Arthur went to lunch. After that he went to the office of his principal broker and saw that J. & D. was up to 56½.

CHAPTER XIII.—Arthur Makes \$100,000 for Elsie.

That evening he visited Elsie.

"Well, you're \$30,000 ahead so far, Elsie," he told her.

She clapped her hands with delight.

"And how much are you ahead?"

"About \$200,000," replied her young lover complacently.

"We'll make a good deal more if you are able to carry out your plans," she said.

"That's what I expect. This is the biggest deal I have been in yet. It would make a good many brokers stare if they knew how deeply I am in this thing. Only the brokers with whom I am doing business have any idea that I'm worth considerable money, and even they don't know the extent of my present operations as I have divided the buying between two firms. There'll be fun on the Exchange when I let out my holdings, though I'll bet the members of the syndicate won't see any humor in it."

Next morning Fletcher and Golding were both on the floor early, making every effort to secure the outstanding shares of J. & D. The syndicate had so far bought 50,000 shares, while Arthur held control of 35,000. That made the stock quite scarce. Fletcher and Golding couldn't understand why more didn't come to the surface at the advanced price. After bidding 57 for it, without much result, they hastened over to Kruger's office to consult with him.

"So we've only got 53,000 shares," he said. "There are certainly 40,000 more that I have figured would be offered us at around the present market. The people who have the stock must suspect a boom in sight, and are holding on to it for higher prices. If it's thrown at us when the figures get above 60, it's going to make a whole lot of difference in our profits, and possibly embarrass us as well. I didn't calculate on being up against such a thing as this. I thought we'd get in 80,000 shares before we would be up against extra high prices. We'll have to work with a good deal of care or we may find ourselves in the soup."

At one o'clock J. & D. had gone up to 59, and the syndicate had only secured 3,000 shares more. Kruger stopped the buying to see what effect that would have. Outside brokers, however, kept the ball rolling, and when the Exchange closed for the day the stock had gone to 61. A meeting of the syndicate was called to consider the situation. The members gathered in Kruger's office at four o'clock.

"Gentlemen," said Kruger, "we have now in our possession 56,000 shares of the stock which have cost us an even three million. Its present market value is half a million in excess of that. We have borrowed \$2,225,000 on it. Things would look lovely only for the fact that there are about 40,000 shares to be heard from yet, and the price is now up to 61. The higher the price goes the more dangerous those 40,000 shares are to us. It is possible that more of the stock is out of the market on permanent investment than I have figured on, but as we have no evidence of such a thing we must, in our own defense, figure that the shares are being held back by long-headed individuals who suspect what is on foot and are playing for large profits at our expense. We ought, in the ordinary course of events, have got hold of at least 20,000 of those shares anywhere between 50 to 55. But Fletcher and Golding cannot locate any part of those 40,000 shares. They may be in the possession of some big operator, in which event they are a standing menace to us. I am bound to say that the sale of those 10,000 shares held by Stacy & Co. to some unknown party looks bad. It is therefore up to you, gentlemen, to say whether we are to go on with this deal and try to complete the corner at all hazards or throw up our hands and begin to unload at the present market. In the latter case we'll no doubt get out with a small profit all around, but the selling will have to be done with due caution to effect that, for if an unexpected slump sets in before we have got much off our hands we'll have to face a considerable loss."

"What do you propose?" asked one of the syndicate members.

"Well, if the members of this pool will agree to stand another assessment of \$100,000 if the money is urgently needed, I would advise going ahead. But we must be prepared to take any stock offered if we are to hold the price when we come to unload."

"I would suggest that we offer a few 5,000 blocks tomorrow morning and stop the rise for the present. By effecting a temporary slump we may frighten the party or parties we suspect to be holding so much of the stock into selling. If it comes out we can quietly gobble it up," said Golding.

"I was about to suggest such a plan, too," said Kruger.

Golding's proposition was put to a vote and carried, and soon afterward the meeting adjourned. On the following morning Kruger went on the floor and began offering J. & D. in 5,000 lots at 60. That caused the stock to fall, and no effort being made to sustain it, it went down to 51—a loss of ten points. Arthur was at first surprised and a little disconcerted by the drop, which represented a loss of over \$300,000 to him and Elsie, but he soon figured out that it was probably

a scheme of the syndicate to shake out some of the 35,000 shares that he controlled and which they were looking for. As he had \$375,000 cash on hand and could raise another \$300,000 on his 10,000 block which he had bought outright from Stacy & Co., he did not get alarmed. He simply did nothing, but let the syndicate members do the worrying. The slump enabled the syndicate to get hold of 4,000 more shares at varying prices under 60. On the whole, the result of the move was disappointing to them. Kruger figured that there were still at least 30,000 shares that were being held back, and the matter caused him not a little anxiety.

The question that worried him was, How many of those shares would be thrown on the market at an awkward moment? After touching 51, J. & D. began slowly to recover, but for the rest of the week it didn't get higher than 55. Arthur thought he would try and give the stock a boost, so he gave one of his brokers an order to buy any part of 5,000 shares under 58. The broker, according to instructions, went to the pole and began bidding on the stock up to 58. He couldn't get a share, which suited Arthur all right, for he didn't want the stock. His object was to call attention to the scarceness of it and create a fresh interest in it in the Exchange. In this he succeeded, for quite a lively bidding set in, and several traders offered as high as 60 for it. They didn't get any, as nearly all the stock was held either by the syndicate, or Tuttle, and neither was selling at that price.

Kruger had instructed all the members of the pool to make inquiries on the quiet to see if they could find out who was holding the stock that hadn't come out. Their efforts met with no success. J. & D. closed at 60 on Saturday noon. The syndicate held another meeting about one o'clock, and decided to go ahead and boost the price, anyway. They voted to put up another \$100,000 apiece as an emergency fund. On Monday morning Fletcher appeared at the J. & D. pole and offered all the way from 60 to 65 for any part of 5,000 shares. He got hold of 300 at the latter figure. Arthur was in the gallery and watched his actions. He walked downstairs and sent a note in to Fletcher, saying that he wanted to see him. The broker came out into the lower corridor to meet him.

"Well, Tuttle, what can I do for you?"

"You're buying J. & D.?" said the boy.

"I am. Have you any for sale?" he asked jokingly.

"Yes. I've got 5,000 that I'm holding on margin. Do you want them at 70?"

"At 70? Why, that is five points above the market!"

"I know it is, but I have an idea the price will go to 70 before the day closes. If you don't want to pay that, I'll hold on to it, and when it reaches 70 I'll order my broker to sell it."

"I'll give you 66," said Fletcher.

"No, you won't. Seventy is my figure."

"It will never go to 70."

"I'm willing to take chances that it will."

"What makes you think it will go to 70?"

"Because it's so scarce."

"How do you know it's scarce?"

"I have just been watching you from the gallery. You bid from 60 to 65 for any part of 5,000 shares, and I didn't notice that anyone threw the stock at you."

"How long have you had those shares?" asked Fletcher inquisitively.

"Ever since I bought them for a young lady friend of mine."

"Oh! Then you're selling for a customer?"

"I am."

"You seem to be setting the price, though."

"Yes. I am working this deal on my own judgment."

"I'll give you 67 for the block."

The young broker shook his head.

"I want 70."

"You want altogether too much," replied Fletcher angrily.

"Well, you aren't obliged to take the stock. I think I'll offer the stock in the open market for 70, as none seems to be coming out. I may find a purchaser, as I notice you are not the only broker who seems to be looking for J. & D."

"I'll take your block at 70," said Fletcher shortly, making a memorandum.

Tuttle did the same, and they exchanged papers.

"Deliver the certificates at Taylor & Co.'s before three," said Fletcher.

"I'll have them there in half an hour," replied Arthur.

Fletcher returned to the floor, while the young broker went to his safe deposit box and got the necessary funds to settle for the 5,000 shares he had bought for Elsie. He carried the money to the broker who had bought the stock on margin for him. The trader had hypothecated them at his bank, but he went out and redeemed them, and when Arthur got them he carried the certificates to Taylor & Co., and received a check on the Manhattan National for \$350,000. That gave Elsie a profit of \$100,000, less about \$1,500 commissions and interest. The girl could hardly believe that she was now worth \$144,000 in cash, all made for her by Arthur off her original capital of \$15,000, when he told her that night.

"You dear, good boy!" she cried, impulsively throwing her arms around his neck and kissing him. "Why, I'm rich! Auntie will have to bow to me now. Now, tell me, how much have you made off J. & D.?"

"Not a dollar yet, except on paper."

"Haven't you sold your stock?"

"Not yet, but I think the time will be ripe tomorrow, from the looks of things."

"How much is your stock worth—on paper?"

"Although I sold your shares for 70, the price has not yet reached that figure. J. & D. closed at 68. I have control of 30,000 shares. Sixty-eight times 30,000 is \$2,040,000. I own 10,000 shares outright, for which I paid \$485,000. The other 20,000 cost me 49. I have \$98,000 up on it, and owe the difference between that and \$980,000, or \$882,000. If it goes to 70 tomorrow, and I sell out at that price, I will make a profit of about \$600,000 out of the syndicate."

"My goodness!" exclaimed Elsie, amazed at the sum.

CHAPTER XIV.—Arthur Beats the Syndicate.

The purchase of the 5,000 shares from Arthur, and 2,000 more, at 68, from one of the Exchange brokers, gave the syndicate control of 68,000 shares. The members held a meeting, and voted to begin to unload at 70. If they got that price for all their shares they would clear an even million, or about \$75,000 apiece. This was way below their original anticipations, but the 30,000 outstanding shares held by Arthur worried them into bringing the deal to a quicker conclusion than they had contemplated. They were afraid to try and perfect the corner, and push the price up to 80, lest those outstanding shares be dumped on them at the highest figure. Kruger decided to try and play a march on whoever was holding the stock.

If they could quietly unload at 70, the mysterious holder of the 30,000 shares would have to take pot luck in getting rid of his stock. It happened, however, that the young broker had decided to unload at 70 himself, unknown to Kruger or his associates, and that fact made all the difference in the world in the situation. On the following morning Fletcher and Golding easily boosted J. & D. to 70, making a couple of wash sales between them that secured the quotation. Then they stopped buying, while Kruger and Morgan began, in a quiet way, to offer the stock at 70. They soon had brokers biting right and left, and things were going on swimmingly, when the broker who held Arthur's 20,000 shares, acting under instructions from the boy trader, offered Fletcher a block of 5,000 shares at 70. The broker had been expecting some such offer would be made, either to him or Golding, and he was prepared to accept the stock. He knew if he refused to take the shares that they would be thrown on the open market, and that might create trouble for the syndicate. After the memorandums had been exchanged, Arthur's broker asked him if he wanted any more.

"How much more have you got?" asked Fletcher nervously.

"I can let you have 5,000 more," was the reply.

"I'll take them," replied Fletcher.

While this was going on, a lieutenant of the selling broker offered Golding two lots of 5,000 shares in succession, and that trader had to take them in. Thus, inside of ten minutes, Arthur had got rid of all his stock bought on margin, at a profit of something over \$400,000. He now had the 10,000 shares left which he had purchased outright from Stacy & Co. He went to the broker who had carried Elsie's deal through, and told him that he wanted him to sell the stock in two blocks, to either Fletcher or Golding, at 70. If they failed to take it he was instructed to throw it on the market at any figure he could get. The broker immediately left his office to execute his commission.

In the meantime, Fletcher and Golding compared notes, and found that 20,000 of the outstanding shares had been dumped on the syndicate at 70. That meant that the sum of \$1,400,000 would have to be paid for the stock. The syndicate's resources would barely pull them through the deal. If no more of the stock came

to the front the combination would probably be able to weather the storm at a small profit. Golding hurriedly left the Exchange and sent a note by a messenger to Kruger to meet him at his office across the street. Kruger immediately responded, and was soon in possession of the particulars.

"It is what I have feared," he said. "We can just meet our present engagements, and that is all. If another 5,000 is offered to us, we must take it, on the chance of raising the money through our sales, and otherwise, to pay for it; but it will knock the spots out of our profits. This has been an unlucky deal all around. We have been up against it from the first, though, unfortunately, we did not suspect it."

"Then I or Fletcher can accept J. & D. up to 5,000 shares, if it is offered?" said Golding.

"Yes. We've got to take a chance in order to save ourselves from going to the wall," replied Kruger.

"And suppose more than 5,000 is offered?"

"If it's merely a thousand over, take it. Seventy thousand dollars must not ruin us. I don't think, though, that over 5,000 shares, at the outside, will turn up. In fact, I am in hopes that no more will be tendered to us. If the person who dumped the 20,000 had any more he would have continued to offer it in blocks of five. On the whole, I think we may consider ourselves safe at last."

"I hope so," answered Golding.

Both men then returned to the Exchange, but not together. Golding had not been five minutes on the floor before Arthur's broker walked briskly up to him.

"I've got 5,000 J. & D. Do you want it at 70?" he asked.

"I'll take it," replied Golding, with a bold front.

Memorandums were exchanged, and then the newcomer said:

"Want 5,000 more?"

Golding gasped.

"Have you got that much more?" he said, the perspiration breaking out on his face.

"I have. My orders are to sell it to you at 70, or dump it on the market."

"I can't take it!" said Golding, throwing up his hands.

"All right," replied the other.

He walked over to the J. & D. pole and began offering any part of 5,000 shares at 70, 69, 68, and so on down to 65. In a moment that section of the Exchange was in an uproar. Other brokers flocked over to have a look in. A big bear operator, seeing his chance, jumped in and offered to sell 5,000 short at 64, 63, down to 60. Other bears joined in the fray, and in a few minutes pandemonium was in full swing on the floor. Arthur's broker had succeeded in selling 1,000 of J. & D. at 68; another 1,000 at 67; and a third thousand at 55. The remainder was finally sacrificed at 55. Altogether the young broker cleared \$585,000 on the deal, raising his capital to \$1,545,000. In addition to his heavy winnings, he had the satisfaction of knowing that he had beaten the syndicate, with its backing of several millions.

Kruger and his lieutenants had made frantic

efforts to stem the tide of defeat, but in vain. The rapid decline swept the ground from under them, and the combination went to pieces in the crash. When they left the Exchange, at the fall of the chairman's gavel, at three o'clock, all but Kruger were practically ruined. He had resources that would enable him to keep going, at a heavy loss of capital. Golding, Morgan, Fletcher and Kruger met in the latter's office shortly after three to try and figure up where they were at. With J. & D. down to 53 they were clearly in the soup, and there was no getting away from the fact.

Enough J. & D. had been sold at 70 to enable the syndicate to meet its engagements with Arthur's brokers. Unless a reaction set in on the next day, which was scarcely to be expected under the circumstances, the combination would lose over a million and a half. It would be almost impossible for the members to get rid of the vast load of shares they had accumulated, in the present state of the market, at a figure that would enable them to save any of the capital they had put into the pool. All the members had raised more or less of their share of that on gilt-edged securities, and some of them had to hustle in a lively way to save their property. In some way it leaked out that Arthur Tuttle, the Wall Street Mystery, was the chief factor in the defeat of the syndicate's plans. Fletcher and Kruger called upon the young broker and demanded to know if there was any truth in the report.

"You sold me 5,000 shares of J. & D. at 70, which you said belonged to a lady customer," said Fletcher.

"That's right," nodded Arthur.

"Did you have any more of that stock at the time?"

"Yes, I had a few shares on my own account."

"How many?"

"Well, I don't know that you have any right to pry into my affairs, Mr. Fletcher," said Arthur. "I think I told you once that I did not talk about either my successes or my losses."

"But it is rumored around the Street that you beat us."

"Do you believe everything you hear?"

"No, I don't—not by a long shot! And I think such a rumor is ridiculous."

"Then why come here and ask me about it?"

"Because I want an absolute denial from your own lips, before a witness."

"I am sorry, but I can't give you that."

"Do you mean to insinuate that you did have a hand in downing us?" asked Kruger.

"I am not saying anything at all."

"Your manner indicates more than your words," cried Fletcher angrily. "How many shares of J. & D. did you have altogether? I insist on you telling me."

"Well, if you insist, I will tell you. I had 30,000, independent of the 5,000 I sold you for my lady client."

Both Fletcher and Kruger gasped.

"Are you telling the truth?" roared Fletcher.

"I endeavor to do that on all occasions," replied Arthur coolly.

"And it was you who unloaded on us at a critical moment, in 5,000-share lots, and caused

the panic which has ruined several of us and put the others in a bad hole?"

"I certainly got rid of my stock at 70, for I didn't think it was safe to hold on to it any longer."

"You young villain!" howled Fletcher. "How came you to buy so much J. & D. stock at a time when we were trying to corner it?"

"That is my business, Mr. Fletcher."

"And it's mine, too! You have almost ruined me—do you understand? It will be touch and go with me if I can save my seat in the Exchange. As for Horace Morgan—he is down and out. Tell me, who put you up to the knowledge that a syndicate had been formed to boom J. & D.?"

"Nobody put me up to it."

"That's a lie! You must have found out, some way, or you never would have bought so much of the stock. Tell me the name of the traitor who gave us away, or I'll choke the breath out of you!"

Thus speaking, Fletcher, furious with rage, sprang upon Arthur, caught him by the throat, and pressed him against the back of the chair until the boy, who was nearly powerless in his grasp, gasped for breath and began to turn black in the face.

CHAPTER XV.—Conclusion.

Kruger saw that Fletcher was in a condition to commit murder, without realizing what he was about, so he jumped from his chair and tried to pull the big broker away from the boy; but being only a medium-sized man, more active than muscular, he failed to accomplish much. In this emergency he shouted to Dan, the office boy, to come in. Dan was on the point of doing so, anyway, as he had heard the racket and high words, and suspected that his boss was in trouble. The office boy, who was tough and husky, lost no time in adopting strenuous measures to save his employer. He jumped forward and hit Fletcher a stunning blow between the eyes that laid the broker, dazed and bleeding, alongside Arthur's chair.

The young broker lay back, half choked, and Kruger hurried for a glass of water to revive him. Between him and Dan, Arthur came around all right, but he did not soon get over the unpleasant sensation of a constricted throat. He was justifiably angry at Fletcher, and told Dan to telephone for an officer to come and arrest him. Kruger then interfered in his companion's behalf.

"Don't carry the matter to such an extreme, Tuttle," he said. "Fletcher was clean off his perch, or he never would have acted so rashly."

"He had no business to get off his perch, as you call it," replied Arthur, who was not in the humor to be placated easily.

"I know that," answered Kruger, "but the man is almost crazy over his losses in J. & D., and he blames you for ruining him. Just consider how you would feel under similar circumstances."

"But he would have choked me to death only for Dan! I had a close call, and I don't feel very friendly toward him after that."

"I beg you will excuse him. You will only be adding disgrace to his other troubles if you have

him arrested, and press the charge. The chances are, when he gets out on bail he will commit suicide, for I know him to be a hot-headed man. He may even try to shoot you before he kills himself. I assure you that he is a desperate man when pushed to the wall."

Kruger's arguments had some weight with Tuttle, and he finally agreed to let up on Fletcher if the broker would apologize for his conduct as soon as he recovered his customary senses. So, when Fletcher got on his feet, and looked around like a man awaking from an ugly dream, Kruger took him aside and talked to him. While Fletcher was glad that he had not seriously injured the young broker, he strongly objected to apologizing. Kruger told him that he had placed himself in danger of grave consequences, and that after the way he had handled Tuttle he ought to apologize for his conduct. Fletcher finally consented to do so, though it was with very ill grace.

"If it's any satisfaction for you to know that I may have to give up my seat in the Exchange on your account, you are welcome to it, Tuttle," said Fletcher bitterly, after he had apologized.

"It is no satisfaction to me, Mr. Fletcher, and I hope it may not come to that."

"I can't tell. I may get out by the skin of my teeth, but the prospect looks bad at this moment. All my securities are hypothecated at this moment, and may be sacrificed to make good my loans."

"Did you put them up with your bank?"

"I did."

"How much are they worth?"

"Their market value, two weeks ago, was \$350,000. It is much less now, probably—something under \$300,000. The bank advanced me \$250,000 on them, and in view of the decline, I expect to receive a notice requesting me to put up additional collateral. It is impossible for me to do it just now, and so the bank will acquire the right to reimburse itself at my expense."

"Well, that would be hard on you, Mr. Fletcher. As you seem to connect me in a way with your unfortunate situation," went on Arthur, "I'll tell you what I'll do. If you get a notice from your bank, bring it here and I will advance you enough cash to save your securities from being thrown on the market."

"But I haven't any security to offer you!"

"I'll take your note and your word, without any further security."

"You will!" cried Fletcher.

"I will. Mr. Kruger is a witness to my words."

"Tuttle," cried Fletcher, jumping up and grasping the boy broker by the hands, "you make me feel like thirty cents! Your generosity is unusual, and I assure you that I appreciate it. I don't deserve this favor on your part, for I have tried more than once to down you."

"I know it," replied Arthur coolly.

"You know it?" cried Fletcher in astonishment.

"Yes. I know that three attempts have been made by you, and Mr. Kruger, and some others I might mention, to do me up."

Tuttle then told the astonished traders how he had been wise to the Eldorado Copper scheme, which had resulted in his clearing nearly a quarter of a million profit at the very outset of his

Wall Street career, off a comparatively small capital. That job had led him to suspect Mr. Fletcher's subsequent apparently friendly offers, and he had refused to do any business with him in consequence. Both brokers looked guilty, and Fletcher admitted his share in the schemes, and said, in view of the boy's generous offer to help him out of his hole, that he regretted them, and felt heartily ashamed of himself.

"You must have made half a million out of the syndicate," said Kruger, trying to change the topic, which was not pleasant to him.

"I will admit that I am perfectly satisfied with the outcome of the deal."

"I should think you ought to be," replied Kruger. "Well, Fletcher, I guess we'd better go."

That afternoon Fletcher returned with the bank notice, and Arthur loaned him \$100,000 to save his securities.

"Thank you, Tuttle," said Fletcher gratefully. "This is truly heaping coals of fire on my head. But you shan't lose by it. I will be able to pull through all right now, and I will pay you back every dollar, with interest; and, more than that, I will say, whether you believe me or not, that from this day I am your friend for life, for all those in Wall Street who claim to be my friends not one would do what you have just done, and I appreciate it."

His earnestness impressed Arthur with the man's sincerity, and he believed him. Tuttle, the Wall Street Mystery, now became an object of greater interest than ever among the brokers. It was currently reported that he had made a million by beating the syndicate that failed to boom J. & D., and the traders looked upon him as a young wonder. They set a watch upon him, and tried to get a line on his movements, after that. A month later a boom started in L. & S., and though Arthur was in no wise interested in it, word got around that he was connected with the pool that was trying to corner the stock. His constant presence in the Exchange gallery gave color to the report. There was lots of L. & S. on the market, and a number of traders, after buying a considerable quantity of it up, decided to try and unload on Tuttle at a good advance.

The young broker was ignorant of the figure he was cutting in the transaction, but he found out one afternoon, as he was leaving the Exchange gallery for a nearby restaurant for lunch. The moment Arthur appeared, a crowd of brokers, who had evidently been lying in wait for him outside made a simultaneous rush at him. In an instant he was surrounded by the excited traders, all shouting to attract his attention. The astonished boy was fairly overwhelmed with offers of blocks of L. & S. stock. He didn't want any of it, and told them so, but it was some time before he could convince them that he was not buying L. & S., and had no interest at all in the boom. A year later Arthur rented a larger suite of offices in the Schuyler Building, in order to accommodate his growing business, and he signalized this change by getting married to Elsie Taber and making the lovely girl mistress of a fine residence on the upper West Side.

Next week's issue will contain "Dick Hadley's Mine; or, The Boy Gold Diggers of Mexico."

HARRY THE HALF-BACK

OR

A FOOTBALLIST FOR FAIR

By GASTON GARNE

(A Serial Story.)

CHAPTER XVI.—(Continued)

The youths drained the glasses with gusto.

Then they talked and drank, and their enthusiasm knew no bounds.

Becoming tired of mere conversation, they presently got out cards and began playing poker.

When Harry Winslow arrived at Wrightmore College next morning there was an immediate gathering in the library to hear his story.

It was simple and short. He had arrived at his home to find his mother in much better health than when he had left there, and his parents were the most surprised people in the world when he stepped in.

They were pleased to see him, but were amazed when told about the telegram.

Harry had explained to them that there was a little clique at the college that was trying to get him off the football eleven, and he gave it as his belief that they were responsible for this piece of business.

"They did not want me to play against the Larchmount eleven to-day," he said, "and by having this fake telegram sent me they have gotten me out of the way and have made it impossible for me to play."

"They must be regular villains," said his father.

"They are unscrupulous young scoundrels, at any rate," said Harry.

He and his father had gone to the telegraph office and had gotten the description of the person who had sent the dispatch.

"It was no one from the college, that is certain," said Harry; "but it is possible that it was a boy from down in the village."

The youths had been careful to look around and see that none of Silkwell's cronies or friends were present, so they could say what they pleased.

"Then we may be able to land him," said Denman.

"It is possible," said Parker.

They were all of the opinion that Percy Silkwell was at the bottom of the affair. But the difficulty would be in proving this.

"We will have to go slow and keep close watch on Silkwell," said Westley.

"He ought to be kicked out of college!" said Curly Carwell.

"And I'd like to do the kicking," said Parker.

"I wouldn't mind helping you," grinned Jimmy Oppen.

"I'd like to kick the villain, hard,

And send him in the air!

And if he ne'er came down again,

I certainly would not care."

"Yes, you could kick him high in the air, nit," said Pessiman. "You weigh only a little more than one hundred pounds, while he is more than half again heavier than that."

"I spoke metaphorically, Pessy," with a grin. "And used your poetic license, I suppose?" sarcastically.

"Of course."

"Well, all I have to say is that I would like to kick the man that gave you the license."

The youths had to laugh at this, and Oppen put on an injured expression.

"You fellows don't appreciate genius," he grumbled.

"Not your particular brand," said Pessiman.

Then they resumed their discussion of the affair of the fake telegram, and the only decision they could come to was to keep a watch on Silkwell.

"You will have to be on your guard when the time draws near for the next game of football, Harry," said Parker.

Winslow said that he would keep his eyes open.

"I don't think that Silkwell can work a third trick with success," he declared.

CHAPTER XVII.

A Bold Scheme.

One evening, about a week after this, Percy Silkwell left the college dormitory and walked down to the village of Wrightmore.

He untied the painter of a boat that lay at the little wharf, got in, took the oars and rowed up the lake.

He kept within fifty yards of the shore, and when he was about halfway to the other end of the lake, he headed in toward a large clump of bushes.

It was now quite dark, and the boat would scarcely have been seen by any one on the shore at a distance of one hundred yards.

Silkwell rowed to the shore, which at this point was a high bluff, and forced the boat right through the clump of bushes.

He found that he was right at the entrance to a cave.

Back in the cave he saw the light of a campfire glimmering.

"They're there," was his thought.

He leaped out and pulled the boat up on the sand.

Then he entered the cave and walked back toward the point where the campfire glimmered.

He had gone perhaps a dozen steps, when a startled, yet fierce voice cried:

"Who's thar?"

"It's a friend—Percy Silkwell," the youth replied.

"Oh! Come on back here, yonker," came the invitation.

A few moments later Silkwell stood in the presence of the two thugs whom he had hired to kidnap Winslow the time of the first football game.

"Sit down," invited Grump.

The other thug, Slouchy, merely nodded, without saying anything.

Both regarded the newcomer with interest, and with covert eagerness.

Silkwell returned their look, and after a few moments of silence, he asked:

"How are you getting along?"

"All right," replied Grump, "on'y we air git-tin' kinder tired-uv hangin' aroun' here without ennythin' ter do."

"I have come to give you something to do."

"Hev ye?"

"Yes."

"Whut?"

"I want you to do another job of kidnapping."

"Goin' ter grab ther young football player ergin, hey?"

"No."

The two started.

"Who, then?" Grump wanted to know.

"It's a girl this time."

The underjaws of the thugs dropped, and they stared in amazement.

"A gal!" gasped Grump.

Silkwell smiled coldly and said:

"A girl."

"Humph! Who is she?"

"Winnie Marshfield, the daughter of the owner of the college."

The thugs exchanged glances. It seemed that they were mentally questioning each other, and Slouchy shook his head slightly and frowned.

Grump turned his look on Silkwell and said, gruffly:

"Young feller, let me give ye er word uv advice."

"Well?" curtly.

"Cut et out."

Silkwell shook his head.

"Not for a cent!" he said, determinedly. "I love the girl, and I am going to marry her!"

"Ergin her will, hey?" from Grump.

"Yes."

Both thugs shook their heads, and Grump said:

"Young feller, ye're off yer trolley complete. Don' ye go fur ter do et."

"I know my business!" angrily.

"Ye may think ye do, but I'm bettin' big thet ye haven't counted ther cost uv this here affa'r."

"I don't care anything about the cost. The girl has got to marry me!"

"No ermout uv argyfyin' won' make ye change yer min', hey?"

"No."

"An' ye want us ter kidnap 'er an' bring 'er here?"

"Yes."

"How much money is thar in it fur us?"

"Five hundred dollars if you capture her and bring her here and help me till the marriage is a fact."

"We'll do et, but how air ye goin' ter make 'er marry ye ef she don' want'er?"

"I have a friend—he'll be here in a few days; he is a regularly ordained preacher, but lost his position because he got drunk and entered the pulpit to deliver a sermon while in that condition. But he was not unfrocked, and a marriage solemnized by him will be binding. You and Slouchy will be the witnesses."

"But ther gal won' be willin', an' will refuse ter say yes, won' she?"

"She will, but that will make no difference, for

you will swear, if necessary, that she said yes."

Grump shook his head.

"I won't be whar ye kin git at me ter sw'ar ennythin', ef I know myse'f," he said. "I'll hit ther road and git erway frum these here parts, ye bet."

"That fur mine, too!" from Slouchy.

"Oh, well, I don't care. The marriage will be legal, anyhow, for the certificate, all duly signed and witnessed, will be in my hands."

"Thet's nothin' ter us; we'll git ther gal, an' ye'll hev ter look out fur ther rest uv et. But how'll we manage et?"

"She walks down by the lake every evening, or nearly every evening; you will lie in wait, and will make a prisoner of her and place her in a boat and bring her here."

"All right; we'll do et."

"Good; do the trick to-morrow evening, if you possibly can."

"We will."

"All right. I must be going now. Good-night."

"So-long."

Silkwell arose and strode out of the cave, and the two looked after him till he was out of sight; then they looked at each other.

"Slouchy," said Grump, slowly, "I hain't much, I know, but blame me ef I don' feel eshamed ter 'sociate with that young reperbate!"

"Thet fur mine, too!" said Slouchy. "I guess I'll smoke; he leeves er bad taste in me mout'."

CHAPTER XVIII.

Winnie A Prisoner.

The next evening Winnie Marshfield was out for her walk, as was her custom.

She made her way slowly along the lake road, and suddenly she was confronted by Percy Silkwell.

So sudden was the youth's appearance that Winnie was startled, but when she saw who the intruder was she nodded and said coldly:

"Good-evening, Mr. Silkwell."

She was about to pass on, but he confronted her, at the same time saying:

"Please stop a few moments, Winnie, I——"

"My name is Miss Marshfield," said Winnie, coldly.

"Miss Marshfield, then. I wish to speak to you. I have something to tell you."

"I have no time to hear it, Mr. Silkwell," coldly; "nor is this any place for an interview."

"I will call on you in your own home, then, Miss Marshfield," eagerly. "I will——"

"I am sorry," interrupted the girl; "but my father is very strict, and does not care to have students calling on me. I must decline to receive you."

"Then you must hear what I have to say now and here!" cried Silkwell. "Winnie, I love you! I——"

"Stop!" the girl cried, her face flushing and her eyes flashing. "Don't say another word! Let me pass, sir!"

Silkwell's face flushed angrily. He seemed to be on the point of saying something angry, but thought better of it, and biting his lips and lifting his hat, he stepped aside.

"I beg your pardon," he said. "I am sorry that I have displeased you."

"I will let it pass this time, Mr. Silkwell, but if you ever forget yourself and speak to me of love again I shall tell father, and he will send you away."

"I shall not bother you in that way again, Miss Marshfield."

"I hope that you will not."

Then the girl passed on, leaving Silkwell gazing after her, an evil smile on his face.

"All right, my proud beauty!" he muttered. "So be it! You scorn me, and my only resource is to take you by force! I'll do it, too! Grump and Slouchy are lying in wait, and will make a prisoner of you, and then, just as soon as my preacher friend gets here, the marriage ceremony will take place. And once we are married, I guess that my dad's money will save me from the consequences of my action, and I will have you in spite of yourself!"

He stepped back in among the trees and took a seat on a stone. He wished to remain there, and then, in case Winnie did not return, he would know that his tools had been successful in capturing her.

It was already growing dark, but Winnie was somewhat excited as a result of the meeting with Percy Silkwell, and did not think anything about this. So she kept on farther than was her wont.

Presently she came to a point where thick bushes lined the road on either side, and as she walked along, two dark forms rose up noiselessly and stepped out into the road behind the girl.

In the hands of one of the two was a dark cloth, resembling a shawl, and this was thrown over the girl's head.

Winnie was terribly frightened, and began to struggle and try to cry out, but she was as a child in the hands of the two powerful ruffians, Grump and Slouchy, and the shawl muffled her voice so effectually that her cries could not have been heard twenty-five yards.

"Quick! Bring 'er inter de bushes, Slouchy!" said Grump, and they carried the girl in among the bushes and quickly bound her arms and gagged her, using her own handkerchief for the latter purpose.

"Now down ter de boat wid 'er!"

Each took hold of an arm, and Grump hissed in the girl's ear:

"Walk erlong widout enny balkin', young girl, er it'll be de worse fur ye—see?"

The girl obeyed. She realized that she was helpless, and felt that it would be best to do as she was told and not cause any trouble. She knew by the rough voices and the language used that her captors were ruffians, and she did not want to anger them.

She tried to think why they had captured her, but could not do so, and presently gave up trying.

Her only idea was that the thugs might be intending to hold her a prisoner for the purpose of extorting money from her father.

Presently she was assisted into a boat, and then she felt the craft rocking and realized that they were afloat.

"Where can they be taking me?" was her mental query.

Twenty minutes later the boat came to a stop,

and the girl was assisted out onto the shore and conducted some twenty to thirty yards, after which the shawl was taken from over her head and the gag was removed from her mouth.

Winnie looked around her with some curiosity, and saw that she was in a cave of goodly size. At one side burned a cheerful fire.

She looked at her captors, and saw that they were a couple of very villainous-looking ruffians.

"Why have you made a prisoner of me?" she asked. "Why have you brought me here?"

The two leered, and Grump replied:

"Ye'll fin' out all in good time, missy."

"Why not tell me at once?"

"Cos et hain't our bizness ter tell ye nothin', thet's w'y."

The girl looked at the speaker in amazement.

"Then you have not done this on your own responsibility?" she asked.

"Set down thar on thet blanket an' stop axin' questions," was the rough rejoinder.

He pointed to a blanket not far from the fire, and the girl took a seat, as told to do.

She realized that it would do no good to talk to the ruffians.

An hour passed, and there sounded footsteps on the sand in the direction of the entrance to the cave.

Grump and Slouchy leaped up and placed their hands on their hip pockets, but dropped them again as they saw who the newcomer was.

Winnie looked around, too, and gave utterance to an exclamation of joy.

"Mr. Silkwell!" she cried. "Oh, you will rescue me from these villains!" Then as she saw the leering smiles on the faces of the thugs, and the look of triumph on the face of the newcomer, a realization of the truth suddenly came to her, and she uttered a cry of dismay.

"You! You have done this!" she exclaimed in horror-stricken tones.

Silkwell bowed and smiled mockingly.

"Just so, Winnie, my dear!" he said. "Yes, I acknowledge that, having made a failure of winning you by fair means, I have had recourse to—well, irregular means, we will say."

"You coward! You scoundrel!" cried the spirited girl.

The fact that Winnie Marshfield was missing was not discovered until the next morning.

The professor was at the breakfast table, and not seeing his daughter, sent the housekeeper to Winnie's room to tell her to hurry down, as he disliked to eat alone.

The housekeeper hurried upstairs to the girl's room and then presently she came hurrying back, a look of surprise and alarm on her face.

The professor noted that she looked excited and asked quickly:

"What is it? What is the matter?"

"Winnie is not there, sir!" the woman said.

"Not in her room?"

"No, and—oh, sir, I fear something has happened to her, for her bed was not slept in last night."

"What!" the professor gasped. And then he asked:

(To be continued)

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ITEMS OF INTEREST

TRAINS TOO SLOW

The pinto pony of his ancestors is too slow and the railroad train of today too cheap for the modern Indian. He favors airplanes and taxicabs, it was revealed at the Department of the Interior recently.

Two young Osage Indians were recently sent from Pawhuska, Okla., to Kansas City, Mo., for medical treatment. Four days later they reappeared at the reservation, one with a bill for \$150 airplane transportation, and the other with a taximeter registering \$114. The fare by train is \$8.02. The Government has refused to pay the bill.

FISH BITE THROUGH WIRE

There are fish in the Amazon River which can bite through several strands of copper wire, according to Capt. A. W. Stevens of the Army Aviation Service, who recently returned from a scientific expedition into the densely forested upper stretches of the Amazon Valley.

The largest animal that furnished meat for the expedition was the danta or tapir, numbers of which were shot for food. Monkeys and smaller animals and wild pigs were fairly easy to procure.

DISAPPEARING SEARCHLIGHT

This searchlight, used by the United States Coast Guard, is mounted on a huge tower which can make it rise and disappear as the big guns do on their special carriages. The towers vary from 45 to 100 feet in height, and it takes less than one minute to lower one of the smaller ones that carry 60-inch searchlights. The light, which has an intensity of about 4,000,000,000 candle power, rests on a swinging platform at the top of the steel frame.

LABEL DEAF PEDESTRIANS

Owing to the fact that in recent months several accidents have occurred on the streets of Vienna, which were traceable to the subnormal hearing of pedestrians, the Police Department has suggested that all persons whose hearing is subnormal shall

wear a yellow brassard, 10cm. in width, with three large round black spots. The "Vox" society, the Vienna organization of persons with subnormal hearing, has complied with the suggestion and has supplied all its members with brassards. It has also published a request that all institutions which treat or deal with ear affections (schools for deaf mutes, polyclinics) follow their example. Especially since the war the number of persons suffering from defective hearing has increased greatly. The large number of cannon of heavy calibre used in the war, the many explosions, and also the infections diseases resulting in middle ear affections have caused the organization in Vienna of the "Vox" society, which numbers 70,000 members and which essays to protect the interests of persons with subnormal hearing. During recent years, 12 per cent. of the traffic accidents have been due to subnormal hearing, so that the action of the Police Department is quite generally approved by physicians.

LAUGHS

"You're a good judge of horseflesh, aren't you, sir?" "I ought to be. I ate in Paris restaurants all summer."

Mother—Didn't I tell you not to go on the ice, sir? You have been on it. Son (who was soaking wet)—No, I hain't! I've been under it.

Pat—What be yer charge for a funeral notice in yer paper? Editor—Half a crown an inch. Pat—Good heavens! An' me poor brother was six feet high!

"By the way, sir," asked the waiter, "how would you like to have your steak?" "Very much indeed," replied the mild man, who had been patiently waiting for twenty minutes.

Eva—I hear that your sister Edna has a young dentist calling on her. Katharine—Yes; and when we hear her scream, we don't know whether he is stealing a kiss or pulling a tooth.

"But," said the rich widow, "I'm almost old enough to be your mother." "Oh, never mind that," replied the young man. "My mode of life after we are married will probably cause me to age very fast."

Mr. Sharpp—If there were no women, the men would have nothing to laugh at. Mrs. Sharpp—If there were no women, the men wouldn't want anything to laugh at. They wouldn't feel like laughing.

Lady—What's your father? Urchin—'E's me father. Lady—Yes; but what is he? Urchin—'E's me stepfather. Lady—Yes, yes! But what does he do? Urchin—'E ain't done nothin' since we've 'ad 'im.

Mrs. Hix—I got my husband to admit that he was a fool to-day. Mrs. Dix—How did you manage it? Mrs. Hix—I showed him some of the letters he wrote me during our courtship.

THE CROSSWORD PUZZLE

Puzzles may be traced far back. Their origin is not definitely known. Crossword puzzles became popular a few decades back and are probably puzzles that were known to the ancients. They have run for many years in some of the newspapers and have sprung into popularity comparatively recently.

TRUTH ABOUT LINCOLN'S DEATHBED

The discussion of a doubtful point in the last hours of Abraham Lincoln has occupied columns recently in the newspapers of New York, Washington, Baltimore and Boston. It concerns the actual room in the lodging house where the martyred President was carried from Ford's Theatre in Washington immediately following the shooting. Although the scene had been minutely depicted by historians, whose only purpose was to hold to the simplest fact, doubt was thrown on this particular one when Dr. Charles A. Leale, the young physician called in to the dying bed by a dramatic circumstance, met in the poorhouse on Welfare Island an aged pauper named Thomas Proctor.

In revisualizing the scene of the Emancipator's death Proctor and Doctor Leale, both past 80, remembered that the bed on which he breathed his last was that in Proctor's rented room of the house.

Proctor's statement acquired great weight from the fact that his portrait appeared among those shown to have been present at the deathbed in a picture drawn by a staff artist of Leslie's Weekly. That Proctor was present at this historical moment seems to be authenticated fully.

But that the room and bed were his, notwithstanding his statement to this effect, is declared by the Boston Herald to be erroneous. This newspaper presents the testimony of a letter written at the time by William Tilton Clark of Boston to his sister Ida.

Clark, who died forty years ago, occupied a room on the main floor of the house opposite Ford's Theatre. It was into this room and on the bed there that the dying President was carried and laid.

Mrs. Maud Wright O'Leary of Wellesley Hills, Mass., is one of the witnesses for the truth of the Clark version. William Tilton Clark of Boston was her mother's brother. The letter which he wrote to his sister was addressed to Miss Ida F. Clark, 7 Warren Street, Boston, Mass. It follows:

Washington, D. C.,
Wednesday, April 19, 1865.

Dear Sister Ida:

Today the funeral of Mr. Lincoln takes place. The streets are being crowded at this early hour (9 a. m.) and the procession will not move for three hours. We are moved back into the old building (cor. 15½ St.), it having been repaired. Ladies are thronging in here now. I have moved my desk close to my window to secure its use for myself and friends.

The past few days have been of intense excitement. Arrests are numerous made of any party heard to utter secesh sentiments. The time has come when people cannot say what they please.

Since the death of our President hundreds daily call at the house to gain admission to my room.

I was engaged nearly all of Sunday with one of Frank Leslie's special artists, aiding him in making a correct drawing of the last moments of Mr. Lincoln. As I knew the position of everyone present, he succeeded in executing a fine sketch which will appear in their paper the last of this week. He intends, from this same drawing, to have some fine large steel engravings executed. He also took a sketch of nearly every article in my room, which will appear in their paper.

He wished to mention the names of all pictures in the room, particularly the photographs of yourself, Clara and Nannie, but I told him he must not do that, as they were members of my family and I did not wish them to be made public. He also urged me to give him my picture, or at least to allow him to take my sketch, but I could not see that either.

Everybody has a great desire to obtain some memento from my room, so that whoever comes in has to be closely watched for fear they will steal something.

I have a lock of his hair which I have had neatly framed, also a piece of linen with a portion of his brain, the pillow and case upon which he lay when he died and nearly all his wearing apparel, but the latter I intend to send to Robt. Lincoln as soon as the funeral is over, as I consider him the one most justly entitled to them.

The same mattress is on my bed and the same coverlid covers we use nightly that covered him while dying.

Enclosed you will find a piece of lace that Mrs. Lincoln wore on her head during the evening and was dropped by her while entering my room to see her dying husband. It is worth keeping for its historical value.

The cap worked by Clara and the cushion by you, you little dreamed would be so historically connected with such an event.

(The letter closes with family matters and the writer signs)

Your affc. brother WILLIE.

There is a postscript which reads:

"Please do not give away any of this lace out of your own family."

The Boston Traveler of April 28, 1865, printed a letter from a correspondent at Washington which confirms the statement made by Clark that the President died in his bed.

The following facts have been indisputably established, says the Boston Herald:

Abraham Lincoln died in a lodging house opposite Ford's Theatre, in a small room on the first floor occupied before and after that night by William T. Clark of Boston.

Thomas Proctor's room was in another part of the house.

Proctor was in the room when Lincoln died, and he is included in the sketch by "Leslie's" artist.

GOOD READING

ANCIENT MOSAIC FOUND

A beautiful Roman mosaic, about thirty-six feet square and of great archaeological value, has been discovered in the village of Santi Ponce, near Seville. The mosaic shows several figures of warriors in colors and is finely preserved.

The ruins of Italica, a Roman city founded by Scipio Africanus in the Second Punic War, 218 B. C., are located near Santi Ponce. Here was the birthplace of Silius Italicus, the poet, and three Roman Emperors, Trajan, Hadrian, and Theodosius.

The discovery was accidental. To make an outlet for water, a farmer began to dig but suddenly was unable to make further progress. Investigation disclosed the mosaic.

HUNTS BIG GAME IN HIS AIRPLANE

Pilot Noel Wein of the Fokker airplane operating between mining camps has completed the first big game hunt in which such a conveyance was used, it is believed. The plane's disappearance aroused some comment but was explained when Wein returned with the carcasses of two big caribou.

Pilot Wein and a friend sighted a large herd of caribou and decided to do some big game stuff. Picking out a suitable landing spot the plane was tied up and the hunt began. By the time they shot a caribou apiece and had carried the meat and heads to the airplane more than a week elapsed. Big game hunters tired of long hikes over the hills are commissioning Wein to carry them to the caribou herds.

BEETLES THAT BURY BODIES

Do you know that there are many specimens of beetles—you would probably call them bugs—which act in nature as undertakers? The strangest thing is that not only do they dig holes and bury the bodies of small animals, but they also resemble in general appearance the common notion of an undertaker. This is one of the queerest nature stories you can think of, and is also very interesting.

There are forty-three kinds of these "grave-digging" beetles, says Dr. E. Bade in the *Popular Science Monthly*, twelve of which are found in Europe and the rest in America. They are very large, dignified-looking beetles, with hard black wings, looking for all the world like the skirts of an undertaker's black coat. Some of them have bands of red and yellow on them. The scientific name given these remarkable insects is "Necrophorus," which means nothing more than "buriers of the dead." The method these beetles use in interring a dead animal is to dig away the earth from under it so that it sinks into its grave. Then they cover it over.

A grave-digger beetle has a most extraordinary sense of smell. He can detect the peculiar odor of decomposition a long distance away and flies to the dead insect as straight as an arrow.

His remarkably keen nose is situated in his club-like feelers.

As a rule several grave-diggers are always to be found near a dead body.

ANCIENT TREASURE FOUND IN SAHARA

An account of how proof was found of the existence of an advanced ancient civilization where desert winds now sweep over the shifting dunes of the South Central Sahara and of the discovery of "a legendary tomb that is not a legend any more" was brought to Paris by the Count de Prorok-Beloit College Expedition, just returned from its labors in the sun-scorched desert.

The expedition's leaders, Count de Prorok and Bardley Tyrrell, a trustee of Beloit (Wis.) College, said their discoveries in the Hoggar country, which some antiquarians have regarded as the "lost Atlantis" of the ancient world, had fully repaid their work.

"The primary object of the expedition—establishment of the fact that in ancient times there were Saharan trade routes between Carthage and the great civilization then existing in the Hoggar country—was achieved," the sun-burned Count said "The tomb of Tin-Hanan is, I believe, the greatest archeological treasure Africa has ever produced. The statue of the Libyan Venus we found there alone would more than pay the entire cost of the expedition.

"Tin-Hanan's tomb stands on a high volcanic rock overlooking the desert. It is built in a circular shape with rectilinear blocks, covered with Libyo-Berber inscriptions. These have been turned over for translation to Abbe J. B. Chabot, Vice President of the French Institute. The tombs of fifteen nobles, or ampads, surround the base of the tomb.

"Tin-Hanan was the ancestress of the Tuareg line of Kings, whose rule was that of a matriarchate, that is, the succession descended through the female side.

"French soldiers are now guarding the tomb, which the French Government has declared a national monument.

"Carthage and Utica were not the first states to exploit the Sahara country. We found all along the way neolithic stations, marked by heaps of black stones and ancient flints, in the dry river beds, indicating that still more ancient trade routes had passed that way. These flints were the handiwork of man at the dawn of history and might be 10,000 years old."

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ETHEL ROSEMON, PUBLISHER AND EDITOR

219 Seventh Avenue, New York, N. Y.

BRIEF BUT POINTED

WOOD IN OUR GAMES

In more than thirty varieties, about 25,000,000 feet of wood go every year to provide us with skis and billiard cues, snowshoes and tennis racquets, candle pins, and bows and arrows, and many other things. Wood, says Nature Magazine, does its bit to keep us healthy, amused and lovers of sport and the out-of-doors.

ELEPHANTS AS LUMBERJACKS

India would not be the country it is today were it not for her most faithful workers—the greater, lumbering, tremendously powerful elephants. They are used in every capacity. Wherever strength is necessary, you find the elephant at work.

The automobile and railroad are rapidly replacing the elephant as means of transportation but as workers they remain supreme. They work from dawn until dark with the exception of the four hours between 11 and 3. For those few hours they rest and eat. Nothing can rouse them to action during this time. They stop work promptly at 11, dropping instantly whatever they happen to be doing.

They show an intelligence that is almost human in the way they work.

One of the chief industries in which the elephant is invaluable is the cutting down of teak in the Burmese forests. The logs are carried and dragged to the river to be floated down the river, solely by elephants.

Sometimes the log to be carried off and stacked is in a difficult position. The end of it may be buried in the earth. In that case the elephant will walk around it and size up the situation slowly. Then he will attack it from the proper angle and exert all the power of his tremendous body to work it loose. The logs are usually carried on the tusks, with the great trunks wrapped around them in a coil.

One of the advantages of elephant labor in the woods is the fact that this great animal is not afraid of mud. He always walks with his toes spread fanwise, but when the ground is muddy he spread his toes even wider than usual and when he wants to withdraw his foot from the slush he contracts his toes, with the result that it comes out very easily.

\$7,150,000 CASH, PALACES, ESTATES
AWARDED EX-KAISER

Thirty million marks in cash (about \$7,150,000), with 180,000 acres of agricultural land and forests, three palaces in Berlin and one in Babelsberg, together with some Berlin house property, all furnished, is the price the Prussian Ministry of Finance has agreed to pay as compensation to former Emperor William, who has put forward

claims amounting to hundreds of millions of marks.

The Prussian state retains the so-called crown castles with their historic furniture and gardens, all works of art now in the Berlin Museum, the Schacht Gallery in Munich and the crown jewels. Prussia also will have at its disposal the Hohenzollern Library and archives, the former royal theatres and their endowments, about 70,000 acres of lands and forests, house property in Berlin and Potsdam, as well as the revenue from former crown estates.

The Ministry of Finance explains that the 30,000,000 marks are the equivalent of the value of the land and forests and house property now reverting to the state. The Ministry was forced to accept this compromise with the Hohenzollerns, or permit litigation to continue in the courts. Considering the fact that the former Emperor heretofore has won most of his suits in the lower courts, Prussia deemed it prudent to avoid further litigation and arrive at an agreement on the present basis.

As the sanction of the Prussian Diet is required before the settlement is effective and as several bills have been presented in the Reichstag which seek to place the settlements of all former rulers of German under the jurisdiction of the central government, it is predicted that the issue, which has reached its initial stages, will arouse heated parliamentary debates before it is permanently adjusted.

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22 CAL. RIFLE



CURRENT NEWS

A VALUABLE FRUIT

"The banana furnishes us with ink, with handkerchiefs, with wax, with blacking, with excelsior, with old, with flour, with window cord, with brushes." The speaker, a banana planter, from Jamaica, paused and smiled. "You don't believe me, do you?" he said. "Yet, truly, the banana tree is a wonderful thing. Every part of it serves some good use. Thus the long leaves make a fine excelsior; the juice, being rich in tannin, furnishes a good indelible ink and a good shoe polish; the stems yield a fine quality of hemp, and from this hemp there are made lace handkerchiefs, cords and ropes of all kinds, mats, and brushes. The oil is used in gilding. Of banana flour, the flour ground from the dried fruit, there is no use speaking. You are too familiar with it."

LARGEST MASS OF ICE

The largest mass of ice in the world is probably the one which fills up nearly the whole of the interior of Greenland, where it has accumulated since before the dawn of history. It is believed to now form a block of about 600,000 square miles in area and averaging a mile and a half in thickness. According to these statistics the lump of ice is larger in volume than the whole body of water in the Mediterranean, and there is enough of it to cover the whole of the United Kingdom of Great Britain and Ireland with a layer about seven miles thick. If it were cut into two convenient slabs and built up equally upon the entire surface of Wales it would form a pile more than 120 miles high. There is ice enough in Greenland to bury the entire area of the United States a quarter of a mile deep.

HOW THE "KOHINOOR" WAS NAMED

According to Hindu legend, the history of the Kohinoor, the famous diamond presented to Queen Victoria in 1849 by the East India Company, goes back 5,000 years, when it was owned by the hero Karna. It afterward passed through many hands, but no incident is more interesting than the one which is said to have given it its name.

It was held by Mohammed Shah, a Hindu ruler, when he was defeated by Nadir Shah in the eighteenth century. The conqueror, being told that the gem was concealed in the turban of his rival called the latter before him and suggested that they exchange headgear. Mohammed's turban was unfolded and the dazzling stone revealed.

"Kohinoor!" ("Mountain of Light") gasped Nadir. This gave it its name.

The diamond is said to have originally weighed 793 carats, but successive cuttings reduced it to its present size, 102½ carats. Ten million dollars has been suggested as its probable value.

The largest diamond on record is the "Cullinan," found in South Africa, which weighed 8,025¾ carats. It was bought by the colony for \$750,000 and presented to King Edward. A flaw developed when it came to be cut and its size was reduced to 516¾ carats.

PHILADELPHIA "ASSEMBLY" SURVIVES TERPSICHOorean CHANGES

If old Philadelphia ballrooms could reveal the patterns which generations of dancers have tapped upon their floors, what a story there would be in the behavior of human feet since sheiks of Colonial days tripped a measure with their ladies!

Visitors to the Sesquicentennial International Exposition, beginning on June 1, 1926, may still writhe in the throes of the Charleston, but this is hardly more intricate for one couple to perform than the square dance was for a group in the days when chaperones knew their homespun.

Early Philadelphia dancing took the form of "assemblies," which date from 1748. This social tradition is in vogue to the present day. The social lights of that day made up the list of "subscribers" to the assemblies just as modern functions are financed by patrons and patronesses.

The rules for the first assembly were issued with great care. Number one had it that the dance must "begin precisely at six in the evening, and not by any means to exceed twelve the same night." Many latter-day debts make it a point "not by any means" to appear at the ball before twelve."

A manager, usually the most distinguished officer of the army, presided at an assembly, presenting to the gentlemen and ladies folded billets containing numbers. Thus a kind of fate operated to select partners for early American belles. All the dances were previously arranged, many of them bearing names with political significance: "The Success of the Campaign," "The Defeat of Burgoyne," "Clinton's Retreat."

"Dancing is an emblem of gayety and love," remarked a Frenchman of the times, "but here it seems rather an emblem of legislation and marriage." It was one of legislation in that figures of the dance were stipulated, they bore names, and every proceeding was provided for, calculated and submitted to regulation. It was one of marriage because it furnished each lady with a partner with whom she danced the entire evening without being allowed to take another!

Dancing was not countenanced by the Friends in spite of the fact that this form of expression has been used to display religious fervor, as when King David danced before the Ark of the Covenant.

There was not much dancing during the period of the Revolution, but at the conclusion of hostilities this "methodical amusement" came into favor again, and the assembly was revived.

Could it have been the assembly patrons whom an advertiser in 1810 had in mind when he thus described his "Patent Anatomical Dancing Shoes":

"Corns, twisted heels and lacerated insteps shall no more agonize human nature, no more shall the aged witness the aid of a crutch, the middle-aged shall walk certain sure and easy step, the young shall step as a hart, and never know their accumulated horrors, this shall deserve more of our country than all the celebrated corn plaster physicians . . ."

FROM EVERYWHERE

BASEBALL INCREASE

During the past season the National League used 43,224 baseballs, an increase of 1,668 over 1923. The New York Club purchased the greatest number, 7,560, and Philadelphia the least, 3,450.

WOLVES ATTACK TWO AMERICANS

Two American works of the Near East Relief, Raymond Swanson, of Minneapolis, and Charles Carroll, of McGregor, Iowa, were attacked by two hungry wolves recently outside the American Orphanages at Alexandropol, Armenia, a message to the Near East Relief offices here from Tiflis, Georgia, reported. The Americans succeeded in killing one animal, but the other escaped.

Severe winter weather has set in in South Russia, causing considerable difficulty in transporting their food supplies.

HURRICANE IN TUNNEL

To drive out the poisonous carbon monoxide produced by 46,000 autos that will pass daily through the new vehicular tunnel nearing completion beneath the Hudson River, a tearing hurricane will whirl constantly through the tube. A unique system of ventilation, approved recently, solves the last important engineering problem of the great tunnel.

Immense electric fans will drive a 75-mile gale through a seven-foot airway under the traffic road. It will reach the road plate. The used air will be sucked out through ceiling vents and will enter another immense airway leading back to four ventilation houses, two on each side of the river, where will be located the machinery for taking in and expelling the air.

ONLY 70 GREAT AUK EGGS

Some seventy great auk's eggs are in existence and about the same number of skins, says the London Post. The last birds seen alive were captured in 1844 on the southwest coast of Iceland.

An inhabitant of Newfoundland, Labrador, Iceland, and in former days of the Orkneys and Outer Hebrides, the great auk owes its extinction to its inability to fly and its value as an article of diet. It was the custom of sailors in the seventeenth and eighteenth centuries to build stone pens—some of which are still to be seen in Newfoundland—drive the auks in and kill them with clubs. The flesh was then salted down for future use.

HISTORIC CHRIST CHURCH IN PHILADELPHIA

Old Christ Church, on Second Street below Arch Street, Philadelphia, has heard the prayers of America's first patriots beseeching freedom from tyranny. Visitors to the Sesquicentennial International Exposition next year will scarcely find a landmark of more historical significance.

Construction of the ancient sanctuary, which is of pure Colonial architecture, was begun in 1727. Dissension regarding an environment conducive to worship must have abounded, for many altera-

tions were made, and it was only after the pulpit was moved twice, the gallery enlarged, the seats altered, and the twenty-four branch chandelier hung, that the body of the church was completed in 1744. The pillars alone seem to have been made of adamant.

Funds for a steeple and bells were raised by means of a lottery. The latter would indicate a more broad-minded attitude on the part of our forefathers toward funding expenses than is the custom of the 20th century vestryman. There can be no doubt that it was oversubscribed since Benjamin Franklin was one of its managers. The tower and steeple were completed in 1753-54, and a chime of eight bells, costing five hundred pounds, was imported.

The old pulpit of 1770, the prayer desks made from the original high desk, and the old communion table below the altar, remain to this day. The font, at which Bishop White, Francis Hopkinson, and a long list of worthies were baptized, was replaced in 1879 by one which was the gift of Jonathan Gostelowe. The beautiful silver bowl, weighing over sixty-three ounces presented by Colonel Robert Quarry of the British Army in 1712, is still used.

It is the general impression that Washington, during his sojourn in Philadelphia, was a regular attendant at Christ Church. However, it appears from the correspondence of Bishop White with Colonel Mercer that the General was at one time a worshipper at St. Peter's. Says Bishop White: "He was an antipode to those who are in the habit of changing the places of their attendance."

Many distinguished men were buried under the floors of Christ Church, including Bishop White and his brother-in-law, Robert Morris. In the burying ground at the southeast corner of Fifth and Arch Streets were buried Franklin and his wife, Deborah; General James Irvine, Major William Jackson, the Rev. Bird Wilson, Peyton Randolph, president of the First Continental Congress, and Francis Hopkinson.

The Rev. Jacob Dauche, a gentleman with Tory proclivities shepherded the illustrious Christ Church flock during the stirring period of 1776. On the Fourth of July, after the reading of the Declaration, he permitted the bells of the church to chime merrily, becoming, for the moment, a patriot. Later he wrote his famous letter to Washington, in which he states that he insisted upon using the prayer for the royal family till the last moment, though threatened with violence; but that on the Declaration of Independence, not being able to consult his spiritual superior, he called his vestry together and solemnly put the question, whether they thought it best for the congregations to close the churches or to continue the services without using the petitions for the royal family. The vestry promptly decided: "The Honorable Continental Congress, having resolved to declare the American Colonies to be free and independent States: it will be proper to omit those petitions."

Verily, the clerical conscience was salved with opportunism.

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